ESTS
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MAY 2007
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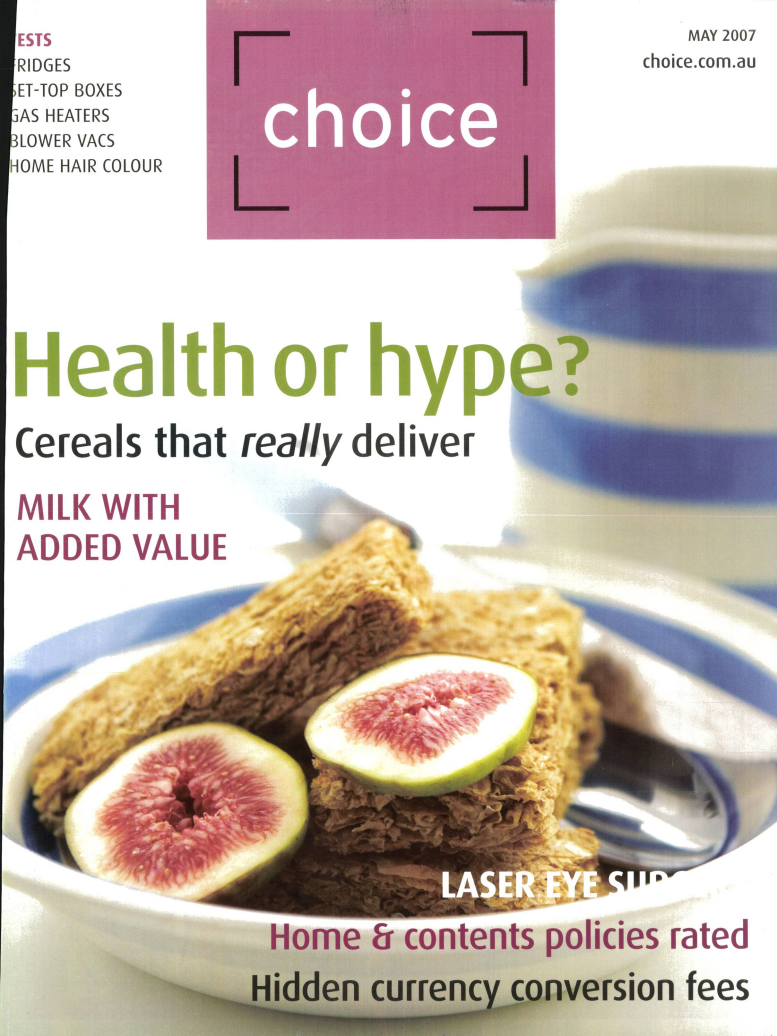
Health or hype?

Cereals that *really* deliver

MILK WITH ADDED VALUE



LASER EYE SUR

Home & contents policies rated

Hidden currency conversion fees

Jane Mackenzie
Editor

Sharing risk

Disasters like Cyclone Larry get lots of us thinking about our own home insurance, but how many of us do anything about working out if our insurance would cover us if our house needed to be rebuilt?

Estimates vary, but some say up to 80% of Australian homes are underinsured. Trouble is, it's not easy to work out just how much your home should be insured for. Several insurance websites have calculators to help, but as our article on page 15 shows, even they don't all get the same answer — in our checks, estimates varied from $171,000 to $209,000 for the same house. Then you have to factor in the increase in building costs if you lose your home as a result of a major disaster.

Should consumers have to suffer for being underinsured when even the insurance companies can't work out the real cost of rebuilding? CHOICE doesn't think so, and so we welcome the news that three insurance companies now guarantee to pay the full cost of rebuilding your home no matter how much you're insured for. Two other companies will cover 25–30% more than the sum you're insured for.

This is great news, and if other insurers don't follow suit we can't see why everyone wouldn't swap their home insurance to one of these companies. We'll just have to keep an eye on premium costs to see whether companies that start to offer this guarantee also put their prices up.

A guarantee against underinsurance for such a major asset as your home is in the spirit of what insurance is supposed to be about — sharing risk. It's meant to pool the money of the many to cover unforeseen mishaps of the individual. In a situation where it's difficult for everyone to get their insurance right, it's only fair to expect you'll be fully covered.

Coming soon ...

Microwaves

Good things in small packages.

Olive oil

Can you get a good one in the supermarket?

Vacuum cleaners

Curiouser and curiouser ...

about choice

No advertising, no bias ... just reliable, expert advice.

CHOICE is a non-profit, non-party-political organisation, established in 1959 to provide consumers with information and advice on goods, services, health and personal finances, and to help maintain and enhance your quality of life. It's a Council member of Consumers International.

How we're funded. We accept no advertisements, receive no government funding and don't take industry freebies. Our income is solely from the sale of CHOICE and our other publications and services. All the products we put through full testing are bought by us in the marketplace, except occasionally, to get the latest model, we may buy directly from a manufacturer where we can select a random sample. We never accept gifts for testing from manufacturers or retailers, though we sometimes borrow samples, especially of new products, for quick reviews. There are no hidden agendas and our recommendations are completely impartial — we simply road-test products and services so that consumers don't get ripped off.

We test and rate products and services. Our ratings are based on quality without regard to price, and are derived from lab tests, expert judgments and reader surveys. If a product is high in quality and relatively low in price, we deem it a Best Buy. A rating applies only to the brand and model tested, not to other models sold under the same brand name, unless so noted.

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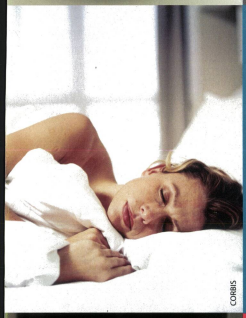
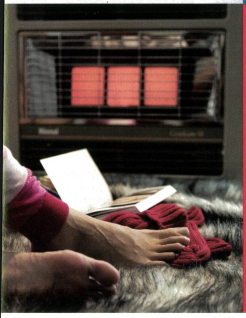
8 Breakfast cereals



CORBIS

32 Pillows buying guide



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Due to rising costs, the price of a one-year CHOICE subscription will rise to $78/year ($19.50/qtr) in August 2007 (for more see page 6).

LG digital TVs out of tune

LG customers all over Australia are affected by a software glitch that causes their digital TV to freeze. The problem seems to mainly affect Channel Nine broadcasts but can happen with other channels.

The company said 17 different models in LG's range of digital TVs with an integrated digital tuner are affected: all have serial numbers beginning with 608, 609, 610, 611, 612, 701, 702 or 703. LG said only TVs purchased after August 2006 are affected.

- LCD models: 32LC2D, 37LC2D, 42LC2D, 42LC2DR.
- Rear projection models: 56DC1D, 62DC1D, 62DC1DA, 71SA1D.
- Plasma models: 42PC1DV, 42PC1DG, 42PX4DV, 50PC1D, 50PC3D, 50PB2DR, 60PC1D, 60PY2D.
- CRT model: 32FS4D.

To fix the problem LG will send a technician on a free service call to conduct a software upgrade for all affected TVs.

What you should do

If you own one of the affected TVs, register your contact details on the LG website at www.lghdtv.com.au/softwareupdate or call 1800 643 156.

Meanwhile, if your TV freezes LG suggests you:

- Turn off your TV with the power button (don't just use the remote control).
- Disconnect the power cable.
- Disconnect the antenna cable.
- Reconnect the power cable.
- Turn on the TV.
- Reconnect the antenna cable.
- Retune all channels (your TV's user manual has instructions how to do this).

Your TV should now pick up all previous channels.

How does this happen?

CHOICE suspects this problem might be indicative of a wider one. It was caused by a software glitch that meant the LG receivers can't cope with the way broadcasters make changes to the transmission of their data to your TV.

At present there's no compliance testing for TV receivers to make sure this sort of problem won't happen again.

CHOICE wants the Federal Government to fund a body responsible for ensuring every TV receiver sold in Australia is fully compliant with Australian standards and robust enough to deal with potential problems of this sort.

We'll keep looking into these issues. If you're experiencing similar problems with a digital TV other than the affected LG models, contact us at digitalTV@choice.com.au.

YOUR SUPER FUND NEEDS YOUR TAX FILE NUMBER

Changes to superannuation legislation mean that if your super fund doesn't have your Tax File Number (TFN) by the end of next financial year (30 June 2008), you'll end up paying more tax. Conservative estimates suggest there are hundreds of thousands of super accounts without a linked TFN; the figure may even be more than a million.

Here's what happens when you *don't* provide your TFN to the fund:

- For accounts opened before 1 July 2007, where annual contributions exceed $1000, those contributions will be taxed at the top marginal tax rate plus the Medicare levy.
- The $1000 threshold doesn't apply for accounts opened on or after 1 July 2007. In that case, all contributions will be taxed at the top marginal tax rate plus the Medicare levy.

Contact your fund to find out the process for advising it of your TFN. Apart from ensuring you don't pay penalty rates of tax, another reason to ensure your fund (or funds) has your TFN is to reduce the chances that you'll lose contact with it and end up with multiple super accounts.

If you think you might have multiple or 'lost' accounts, you can search for them at www.ato.gov.au/individuals. You'll also find links to all government unclaimed money searches at choice.com.au: type 'free money' in the search box.

You can find more details about these and other changes to super at www.simplersuper.treasury.gov.au.

If you'd like to read about other ways CHOICE thinks the superannuation system should be overhauled, check out our research report, *The super secret: how multiple accounts cost consumers billions* (download it free from choice.com.au).

Telstra replaces CDMA network with NEXT G

Over the coming months, Telstra CDMA mobile phone customers will find themselves inundated with glossy brochures promoting its new NEXT G network. The CDMA network is used mainly in rural areas and differs from the GSM network most city dwellers use.

Telstra is closing the CDMA network in February 2008 and reusing much of the infrastructure to create a new high-speed network called NEXT G. Unfortunately, you'll need a new phone and plan and you can't opt to stay on the CDMA network. If you don't need rural coverage, you could move to any GSM service provider, rather than having NEXT G as your only option.

Telstra claims the NEXT G network covers 98.8% of the population and the service should be as good as or better than the CDMA network. The company will make further enhancements during 2007 to meet the coverage commitment.

Telstra is promoting the multimedia and internet services that come with the new network. Like 3G mobile phone services, NEXT G will offer internet content, video calls, music and movie downloads, email, photo messaging, television and videoconferencing as well as phone calls and voicemail.

NEXT G uses High Speed Downlink Packet Access (HSDPA) to provide faster download speeds. Telstra claims average download speeds for internet access will range from 550 Kilobits per second (kbps) to 1.5 Megabits per second (Mbps), which is on a par with the speed of many home broadband connections. The peak network speed is said to be 3.6 Mbps, increasing to 14.4 Mbps later in the year. However, real-world speeds aren't always as high as the theoretical maximum.

The NEXT G network will also offer wireless broadband internet access through personal digital assistants (PDAs) and laptops with a data card.

However, the prices for NEXT G services start at $49 per month. You can buy a handset outright to use with a prepaid plan or pay for a monthly plan that includes a handset. The monthly fee includes calls to nominated services, but you'll need to pay data charges to access the internet and some charges to watch or download BigPond Mobile Services content.

A full article, with pricing, is available in the May/June 2007 issue of CHOICE *Computer*. To subscribe, call 1800 069 552 toll-free or go to choice.com.au/magazines.

Preventing eye damage

Can you no longer imagine life without your mobile phone or PDA? If you're using either extensively for texting, calling up info and staying connected, beware of the strain you may cause your eyes. A recent article in *US News & World Report* reported on 'computer vision syndrome', a cluster of symptoms associated with computer use that can make related vision problems worse.

According to the report, the proliferation of electronic gadgets with tiny screens is likely to exacerbate various vision problems in people who use them extensively. While most would only experience minor problems such as dry and irritated eyes, headaches or an ache or strain inside the eye, a few might experience more serious, though temporary, problems such as pseudo short-sightedness — when tired, stressed eyes can no longer focus on faraway objects unless they get a rest, like a night's sleep.

While we don't label it 'computer vision syndrome' in Australia, optometrists here are well aware of the symptoms and concur with the advice below to avoid eye trouble from tiny screens:

- Follow the 20-20-20 rule — at least every 20 minutes (and preferably more often) take a 20 second break and focus on something 20 feet (6 m) away.
- Look down — keep the phone or PDA below eye level, where you would put a book, to make focusing easier.
- Sharpen the image — increase type size or resolution and reduce the glare, perhaps with an antiglare film, rather than just bringing it closer.
- Check your glasses — keep your prescription up-to-date to avoid eyestrain and don't just use your reading glasses when reading but also when texting and the like.

One more piece of advice on eyecare from the Commonwealth Government: don't buy cosmetic contact lenses without appropriate fitting and care instructions. The potential for serious eye injury (including cornea damage, infections and loss of sight/eye) is much greater with novelty, fancy or fashion lenses that have no medical benefit but are simply worn to change the appearance of the eye.

Save the fish

TAMARA GRAHAM

The benefits of eating seafood once or twice a week, as recommended by the Dietary Guidelines for Australians, are widely reported, with certain fish types being the richest sources of omega-3 fats around (they promote a healthy heart).

But while seafood continues to be an important part of many people's diet, the Australian Marine Conservation Society (AMCS) urges Australians to know what they're buying when next visiting their local fishmonger.

Increasingly, overfishing, both in local waters and overseas, is endangering many species of fish, pushing them towards the brink of extinction and damaging delicate marine ecosystems.

AMCS believes awareness of overfishing is growing here in Australia, and to help everyone make informed decisions about their seafood purchases, it's given its booklet, *Australia's Sustainable Seafood Guide,* a full refurb to include a further 30 vulnerable species (over 60 altogether) and extra information about aquaculture seafood, seafood labelling, seafood and health, and fishing gear methods.

So what can we do to help reduce the occurrence of overfishing? AMCS suggests choosing local produce to influence domestic fisheries, and asking questions at the seafood counter to find out whether the breed is a sustainable source. Some unsustainable breeds may be called something different at the fish counter — for example, shark may be called flake, so always check to make sure. Also try and avoid long-lived (slow-growing) and deep-sea fish, sharks and rays.

Australia's Sustainable Seafood Guide — Expanded Edition ($9.95) can be purchased from www.marineconservation.org.au; call 1800 066 299.

You might be surprised to find the guide suggests we say no to:

- Blue warehou.
- Commercial scallop (farmed are OK).
- Eastern gemfish.
- Orange roughy.
- Redfish.
- School shark.
- Silver trevally.
- Southern bluefin tuna.
- Broadbill swordfish.
- Oreos.
- Sharks and rays.

NEW CHOICE PRICES

Due to increasing costs, from 1 August 2007 the price of a subscription will increase to:

- **Personal subscription: quarterly $19.50, one year $78, two years $145.**
- **Institution/company: one year $125, two years $239.**
- **If you're already a CHOICE subscriber, upgrade to CHOICE Online as well as CHOICE for an additional $12.50/qtr.**
- **CHOICE and CHOICE Online: $32/qtr.**

WORLD CONSUMER SNAPSHOT

ENHANCING FLAVOUR ... AND WEIGHT

Some processed foods would hardly be edible without monosodium glutamate (MSG), which enhances meaty flavours and increases certain pleasant aromas. But beware: tastier food will increase your appetite — and consequently your weight, researchers warn. Germany's *Test* magazine reports on a German study that found glutamate caused gluttony and obesity in rats. And worse still, it's also thought to suppress a hormone necessary for burning fat.

MOBILE RISKS?

If you're considering getting a mobile phone for your youngster, you've probably contemplated whether it'll promote bad spelling and punctuation from texting ("its bad 4 u"). However, a British study found no difference between the literacy abilities of texters and non-texters, although texters were found to write significantly less than non-texters when communicating in writing.

But there are other risks associated with children's mobile phone use that you mightn't be aware of, New Zealand's *Consumer* magazine reports. For example, while texting is making fingers and thumbs more muscled and dextrous, excessive texting (hundreds a day) is causing tendonitis because the thumb isn't designed for the fine movements and pulling action texting requires. And it may contribute to getting less sleep — in an NZ study 11% of mobile phone users reported being woken every night by a text message or call.

EVEN THE FRENCH ARE GETTING FATTER

You wouldn't believe it, going by the title of Mireille Guiliano's best-selling book *French women don't get fat*, but even in France obesity is steadily on the rise. The number of obese French men and women has surpassed the six million mark, and increased by almost 10% over the past three years, the French consumer magazine *60 millions de consommateurs* reports.

Bittersweet

I was disappointed, to put it mildly, that CHOICE produced a major article on chocolate (December 2006) with no mention of the child slave labour that has been central to the international cocoa trade. It's highly likely that each of the chocolates CHOICE reviewed, expensive as they are, was made from at least some cocoa produced by child slave labour. Knowing that would make even the glossiest chocolate sour.

Around half the world's cocoa comes from Côte d'Ivoire, where the slave labour of children (generally trafficked from other West African countries such as Mali and Burkina Faso) has been central to the industry. A fair price for cocoa would increase the price by less than 1% of the retail price of the 'best' chocolates, and could end the financial pressure on producers to use slave labour.

There's a great deal of information about child slavery and chocolate available in libraries and on the internet. A comprehensive document is a 2004 report by Anti-Slavery International, *The Cocoa Industry in West Africa: A History of Exploitation*, which can be found on the web at www.antislavery.org/homepage/resources/cocoa%20report%202004.pdf.

This report makes some points that I'd expect CHOICE readers (and all ethical consumers) to agree with: "Being an informed consumer isn't just about knowing where to get the best deal, it is also about knowing how to buy the things we want without hurting others … With chocolate, it is important to support fairly traded products. Increased demand for Fair Trade chocolate would demonstrate to small farmers and their co-operatives that people are willing to pay a fair price for their labour and would ensure the system grows and more farmers and workers are helped. It also helps to demonstrate your commitment to ethical purchasing to the large chocolate companies."

Some large cocoa-using companies have been making progress over the past five years, but there's no indication that any of the companies represented in the CHOICE article give any consideration to the source of their cocoa. Supporting fair trade is better than boycotting, but we need to know which chocolates have fair origins.

There are some excellent chocolates available in supermarkets as well as specialist sellers that we can be certain are not made from the labour of child slaves. Those I'm familiar with are available in blocks (not a box or tray of individual chocolates), and include Green & Black's (made in Italy), Cocolo (Switzerland) and Kaoka (France). There's also Oxfam's own brand, and chocolates from the Endangered Species Chocolate Company are also available in Oxfam shops.

Final word goes to an enslaved Côte d'Ivoire cocoa worker: "Tell them, when they are eating chocolate, they are eating my flesh."

I look forward to CHOICE helping us all become fully informed consumers of chocolate.

Barbara Preston

To learn more about Fair Trade products such as chocolate and coffee, contact the Fair Trade Association of Australia or check its website at www.fta.org.au.

Direct debit cancellation

I refer to the letter published in the March 2007 edition of CHOICE from Frank of WA with regard to his wife's Fitness First gym membership.

In Frank's letter he said a direct debit can't be cancelled "via the bank but must be done by informing the business". Banks (and merchants) often say this to customers but it's not correct. A consumer can cancel a direct debit by providing written notice to the bank. Written notice should also be given to the merchant (the business).

If a bank processes a direct debit after notice is given, the debit is unauthorised and the consumer can seek a refund of this amount from the bank.

For more information and sample letters to use, consumers can go to:

- Consumer Credit Legal Centre website: www.cclcnsw.org.au.
- ASIC website for consumers: www.fido.gov.au.
- Banking Ombudsman website: www.bfso.org.au.

Katherine Lane
Principal Solicitor
Consumer Credit Legal Centre

We agree that there was some incorrect information about direct debit cancellation in the letter we published. For more information on how to cancel a direct debit go to choice.com.au and search under 'direct debit' or use the websites noted above. ■

THUMBS UP!

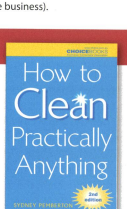
- Petra Stock would like to give the CUE CLOTHING COMPANY a big thumbs-up this month. She sent in her favourite purple CUE jacket for dry cleaning and it was returned with its decorative cuffs missing. When she contacted CUE to buy a replacement jacket, she was told it was sold out. Instead CUE repaired her jacket free of charge. Petra says she was "totally chuffed" at this excellent and unexpected customer service.
- David Eggins would like to give the thumbs-up to LOGITECH after experiencing some problems with the charger for his universal remote control. When he contacted the company about the problem it sent him an upgraded charger base at no charge.

LETTER OF THE MONTH

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. Positive outcomes you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us too. Address these letters to Thumbs up at the address on page 2.

To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Barbara Preston, receives *How to clean practically anything*, or any other book of her choice from the list on choice.com.au/books or page 55.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.



Can they really deliver health in a box?

Serious cereals

IN A NUTSHELL

- **Cereals claiming 'added benefits' don't always stand up to scrutiny. Ignore the marketing hype and claims on the label and go straight to the nutrition information panel to evaluate how healthy a cereal is.**
- **Kids continue to get a raw deal with too much sugar and salt, but a couple of newcomers deliver.**

Shopping for cereal as you get older is a different experience from when you were in your teens. Gone are the days when you could grab any old pack of frosted, flavoured, chocolate-coated flakes and to hell with the consequences. These days it's all about your health.

You might be worried about your cholesterol, going through menopause, unable to shake off those extra kilos, or just hoping to stay 'regular'. Whatever your health issue, there's a cereal out there that's being marketed to you as part of the solution to your problem.

We found over 30 products that have an obvious 'health hook' — they have a name, carry a statement or make a claim about an ingredient or attribute that gives the impression that benefits can be had if you choose to tuck into that particular cereal. And they're not just claims about the fibre content or the added vitamins and minerals that are par for the course in a breakfast cereal. We've listed the products in the table, page 11, along with breakfast staples Corn Flakes, Nutri-Grain, Sultana Bran and Weet-Bix for comparison.

So how effective are they at doing what they claim?

Health or hype?

The health hooks commonly found on cereal packaging include:

- **% fat-free** In their natural state cereals contain almost no fat, and although many are processed, the vast majority of cereals are still relatively fat-free. All in all, a % fat-free claim isn't worth basing a decision on.
- **Name claim** UNCLE TOBYS Healthwise and LOWAN Healthy Balance product ranges give the impression of health. But always go straight to the nutrition panel to evaluate how healthy a cereal is, rather than relying on a name. LOWAN Healthy Balance Uplift, in particular, could benefit from more fibre.
- **Low GI** Despite the claims, there's not yet conclusive evidence that low-GI foods are either generally health-promoting or slimming. There's some (but not enough) evidence that lower-GI diets protect against both diabetes and heart disease, but we wouldn't recommend choosing your breakfast cereal purely on the merit of its GI (particularly if it only has a moderate amount of fibre, as is the case with FREEDOM FOODS Hi-Lite with its 'low GI' claim). After all, chocolate and ice cream generally have quite a low GI too, but we wouldn't recommend you eat them every day. Whole-

Are you getting enough fibre?

Try our quiz to find out how much fibre you're eating. Adults should eat around 25–30 grams a day, while children need roughly their age plus 10 grams. Adults and children alike should get their fibre from a variety of foods.

How much do you eat every day?	Serves per day	x	Fibre per serve	=	Fibre eaten (g)
Vegetables: 1 serve = Half cup cooked vegetables or one cup salad = 2 g fibre		x	2	=	
Fruit: 1 serve = 1 whole fruit, half cup berries or diced fruit, quarter cup dried fruit (fruit juice doesn't count) = 2.5 g fibre		x	2.5	=	
Beans, peas, lentils: 1 serve = half cup cooked = 5 g fibre		x	5	=	
Nuts, seeds: 1 serve = quarter cup, or 1 tablespoon peanut butter = 3 g fibre		x	3	=	
Whole grains: 1 serve = 1 slice wholemeal or high-fibre bread, half cup cooked wholemeal or high-fibre pasta or brown rice = 2 g fibre		x	2	=	
Refined grains: 1 serve = 1 slice white bread, half cup cooked pasta or rice = 1 g fibre		x	1	=	
Breakfast cereals: 1 serve = ? g fibre. To calculate this, see the table, page 11, or choiceextra.com.au, for the fibre content of your cereal. Fibre figures there are shown as a percentage (g per 100 g), so you'll need to calculate from that how much fibre per serve (the serve is shown in the first column of the table).		x	?	=	
Total fibre eaten daily (g)				=	

grain cereals, however, generally have a lower GI and offer other health benefits into the bargain.

- **Psyllium** Just like oat bran, this is a rich source of soluble fibre (which is good for bowel health), and has well-established cholesterol-lowering properties. The cereals in the table that contain oats and psyllium can all boost your soluble fibre intake considerably, and could be a good choice if you're watching your cholesterol. Just remember to take their overall nutritional value into consideration too (see *What to look for*, right).
- **Soy, linseed and phytoestrogens** Phytoestrogens are substances that mimic the hormone oestrogen, and they're found in plants such as soy and linseed. They're claimed to protect against heart disease and some cancers, including breast cancer, but in fact there's little evidence for either. They're also claimed to relieve the symptoms associated with menopause, such as hot flushes. For this reason they're often found in products marketed to women (such as UNCLE TOBYS Healthwise for Women 40+). However, the evidence for phytoestrogen's role in women's health is inconsistent. So there's no point buying cereals for their soy and linseed ingredients, unless you like the taste.

Healthy hype aside, on the whole the cereals in the table aren't too bad, although a few are let down by their lack of fibre — and they're pretty much all healthier options than KELLOGG'S Nutri-Grain or Corn Flakes. Just don't assume that a healthy image means it's the best option out there.

What to look for

When choosing a cereal, the main factors to consider are:

- **Fibre** You should be able to rely on your cereal to deliver a decent whack of your daily fibre needs. Cereal fibre and whole grains are linked to decreased risk of coronary heart disease and some cancers.
- **Whole grains** They're the buzzword in breakfast cereal, and rightly so. Cereals from whole grain (that is, the entire edible part of any grain, including the bran and germ) are best, because they haven't been stripped of fibre and the vitamins, minerals and phytochemicals that go with it. But still check the nutrition panel — NESTLÉ Cheerios have "The goodness of 4 whole grains" but only 6.6% fibre, compared, for example, with KELLOGG'S Sultana Bran's "goodness of whole grain" and 14.2% fibre. >

< • **Sugar** Sugar contributes to tooth decay, and adds nothing more than empty calories to a food. That means it doesn't contribute any helpful nutrients like fibre, vitamins or minerals.

• **Salt** Breakfast cereals don't generally taste salty, so you might be surprised that some can make a big contribution to your daily salt intake. Salt (or more specifically, sodium) is linked to high blood pressure, which in turn is linked to stroke and heart disease, so it's wise to keep your intake down.

• **Fat** In most cereals, fat isn't an issue. Nuts and seeds can boost the fat content (which is why even natural muesli can contain more fat than most other cereals), but if you're watching the fat in the rest of your diet the small amount of 'healthy' fat from these sources won't be a problem. Just keep an eye out for baked and toasted breakfast cereals and muesli, which might have fat added (to make the cereals crunchy). Check the ingredients list to see if there are any added oils or fats.

Generally, good cereal choices include biscuits (think SANITARIUM Weet-Bix, UNCLE TOBYS Vita Brits), bran-based cereals like KELLOGG'S Sultana Bran, and oat-based cereals such as porridge and natural muesli.

For a list of all 160-plus available cereals and how they rank according to our criteria, go to choiceextra.com.au and click on 'May 07' under 'breakfast cereals' in the index. >

USING THE TABLE

Fibre ranking We've ranked the cereals by fibre content, as you should be able to rely on your cereal to make a big contribution to your daily fibre needs.

- Very high fibre: At least 20% fibre (6 g of fibre in a 30 g serve).
- High fibre: 10–19.9% fibre (3–5.9 g in a 30 g serve).
- Moderate fibre: 5–9.9% fibre (1.5–2.9 g in a 30 g serve).
- Low fibre: Less than 5% fibre (not recommended as an everyday cereal).

Pros and cons

Sugar

- High sugar: 27% to 40% sugar (two to three teaspoons in a 30 g serve).

Salt (sodium)

- Low salt: No more than 120 mg of sodium per 100 g of cereal.
- High salt: 600–800 mg sodium per 100 g cereal (which amounts to 20–26% of the upper level of the adequate daily sodium intake for adults in a 30 g serve).

Four of top 10 make the grade

Only four of the 10 top-selling cereals (for 2005) get our thumbs-up as a good breakfast. We wouldn't recommend four as your regular cereal choice, while the other two are OK but you can certainly find better.

Taking into account fat, sugar and sodium as well as fibre content, we've rated them:

👍 = good choice

OK = not bad, but there are better choices

👎 = not recommended for everyday eating

Brand	Market share, volume (%)*	Our rating
Sanitarium Weet-Bix	16.1	👍
Kellogg's Nutri-Grain	6.9	👎
Uncle Tobys Flakes Plus (A)	6.8	👍
Kellogg's Corn Flakes	4.6	👎
Kellogg's Coco Pops	4.5	👎
Kellogg's Just Right	4.5	OK
Uncle Tobys Vita Brits	4.5	👍
Kellogg's Sultana Bran	3.9	👍
Kellogg's Special K	3.6	OK
Kellogg's Crunchy Nut Corn Flakes	2.6	👎

* *Market share figures are from Retail World's Australasian Grocery Guide 2006.*
(A) Based on the best-selling Flakes cereal, Plus Fibre Mix.

PRODUCT	NUTRITION				
Brand and serve size (g), in order of fibre content	'Health' hook	Total dietary fibre (%)	Energy (kJ / serve)	Pros	Cons
VERY HIGH FIBRE					
Uncle Tobys Bran Plus (45)	'Australia's highest fibre cereal'	45.4	540		
Vogel's Ultra Bran Soy & Linseed (45)	'phytoestrogens', 'low GI', '98% fat free'	31.2	595		
Kellogg's All-Bran Original (45)	'Helps you feel healthy on the inside'	29.5	620		
Kellogg's Guardian (30)	'helps reduce cholesterol absorption', 'everybody needs a Guardian', '98% fat free'	21.2	430		
HIGH FIBRE					
Vogel's Vita Pro Gluten Free (45)	'98%% fat free', 'for a healthy, active lifestyle'	19.5	653		
Kellogg's Sultana Bran (45)	Breakfast staple — included for comparison	14.2	639		
Uncle Tobys Plus Sultanas 'n Bran (45)	'gives your body the wide variety of nutrients it needs'	14.0	660		High sugar
Uncle Tobys Plus Fibre Mix (45)	'maintain a healthy digestive system', '97% fat free'	13.6	660	Low salt	
Kellogg's All-Bran Wheat Flakes Original (30)	'keeps you healthy on the inside'	13.5	449		
Uncle Tobys Healthwise for Bowel & Digestive System (45)	'insoluble fibre for regularity'	13.3	700		
Weight Watchers Fruit & Fibre (30)	'98% fat free'	13.2	420		High sugar
Lowan Healthy Balance Cleanse (50)	'to protect your wellbeing and enliven your health'	12.7	812		
Sanitarium Weet-Bix (30, 2 biscuits)	Breakfast staple — included for comparison	11.0	447		
Freedom Foods Corn Flakes with Psyllium (50)	'with psyllium', '98% fat free'	10.9	742	Low salt	
Uncle Tobys Healthwise for Heart & Circulatory System (45)	'help lower cholesterol re-absorption'	10.9	720		High sugar
Lowan Healthy Balance Oatbran with Fruit (50)	'to protect your wellbeing and enliven your health'	10.3	807	Low salt	
Freedom Foods Rice Puffs with Psyllium (30)	'with psyllium'	10.1	466	Low salt	
MODERATE FIBRE					
Uncle Tobys Plus Muesli Flakes (45)	'gives your body the wide variety of nutrients it needs', '97% fat free'	9.8	680		
Uncle Tobys Healthwise for Women 40+ (45)	'contains soy phytoestrogens'	9.4	690		
Lowan MultiFlakes with Fruit & Nuts (45)	'contains soy and linseed'	8.8	719		
Freedom Foods Hi-Lite (40)	'low GI', 'functional food for the whole family', '98% fat free'	8.5	503	Low salt	
Kellogg's Just Right Original (45)	'get the balance right with Kellogg's Just Right', '97% fat free'	8.5	669	Low salt	High sugar
Uncle Tobys Plus Sports Lift (45)	'give your body the wide variety of nutrients it needs'	8.4	690		
Freedom Foods Rice Flakes with Psyllium (50)	'with psyllium', '98% fat free'	8.2	749	Low salt	
Weight Watchers Tropical Breakfast (30)	'98% fat free'	8.1	436		High sugar
Weight Watchers Berry Flakes (30)	'98% fat free'	8.0	437		
Sanitarium Light 'n' Tasty Apricot (40)	'natural balance of nutrition and taste', '98% fat free'	7.7	596		
Uncle Tobys Oat Flakes (30)	'an important health factor'	7.2	500		
Lowan MultiFlakes with Tropical Fruit (45)	'contains soy and linseed'	6.9	710		
Sanitarium Puffed Wheat (30)	'It's health you can enjoy', '98% fat free'	6.7	465	Low salt	
Weight Watchers Orchard Fruits (30)	'98% fat free'	6.5	446		
Lowan Healthy Balance Uplift (50)	'to protect your wellbeing and enliven your health'	6.4	771		
Dick Smith Foods Bush Foods Breakfast (30)	'delicious and healthy bush foods', '97% fat free'	6.4	462		
Nature's Path Organic Mesa Sunrise (30)	'450 mg omega-3 per serving'	5.9	497		
LOW FIBRE					
Uncle Tobys Plus Crisp and Crunchy (45)	'gives your body the wide variety of nutrients it needs', '97% fat free'	4.3	710		
Uncle Tobys Plus Lite Start (45)	'gives your body the wide variety of nutrients it needs', '97% fat free'	4.3	720		
Uncle Tobys Plus Protein Mix (45)	'high in protein', 'to fuel energy and vitality'	3.9	720		
Freedom Foods Ultra-Rice with Psyllium (50)	'with psyllium', '98% fat free'	2.9	780		
Kellogg's Nutri-Grain (30)	Breakfast staple — included for comparison	2.7	479		High sugar, salt
Kellogg's Corn Flakes (30)	Breakfast staple — included for comparison	2.6	475		High salt
Kellogg's Special K (30)	'high in protein and taste', '99% fat free'	2.5	472		

Kids' cereals

Adults' cereals may be all about health, but those for kids appear to be anything but. The table opposite lists cereals that are targeted at kids. And it's clear that they don't stack up.

Children don't need as much fibre as adults, but should still go for a cereal with a 'high' or 'moderate' amount, as listed in the table — and not too much fat, sugar or salt. However, around 70% of the kids' cereals have too little fibre to be worth recommending. Of the kids' ones that make the grade for fibre, only five aren't spoilt by being too salty or sugary (see *The best*, below).

Fortunately kids' cereals aren't all bad news — the high-fibre, low-sodium SANITARIUM Weet-Bix Kids is a welcome newcomer that ticks all the boxes for a healthy cereal (and not just for kids). But for the most part, if you're looking for a good cereal choice for your kids, ignore the colourful packaging and claims that are part and parcel of kids' cereals, and go for one of the cereals listed in *The best* or a good adult one — see *Family cereals*, below right.

Sweet talking

Cereal manufacturers really are the wizards of spin. They can take a highly processed, low-fibre, sugary (or often salty) product and, with a wave of a marketing wand, promote it as an important source of vitamins and minerals that gives long-lasting energy to boot. And it's in the kids' cereal category that the positive spin technique really gets a workout.

There's no doubt that cereals (and the milk that goes on them) are often an important source of vitamins and minerals for many kids. But the reams of benefits listed on the packaging can lead you to believe a cereal's the saviour of a bad diet, when in reality it's closer to confectionery than a health food.

KELLOGG'S Frosties, for example, are promoted as 'High energy cereal' and the packaging carries ticks for their added vitamins, low fat content and lack of preservatives and artificial colours and flavours. But almost half their 'high carbohydrate content' is sugar, which is what's providing 44% of that energy. And the low-fat claim is hardly unusual for a cereal.

Supporting the spin — and increasing brand awareness at the same time — are the cereals' own kid-friendly websites, where kids get branded games, wallpaper, giveaways, competitions and more. www.cocopops.com.au and www.nutrigrain.com.au are examples. It's no wonder brands like these remain top sellers. ■

The best

Of the cereals specifically targeted at children, the best nutritionally are:

- SANITARIUM Weet-Bix Kids
- NATURE'S PATH Envirokidz Organic Amazon Frosted Flakes*
- NATURE'S PATH Envirokidz Organic Gorilla Munch*
- SANITARIUM Honey Weets
- NATURE'S PATH Envirokidz Organic Orangutan-O's*

* *Available in healthfood shops, independent supermarkets and Coles.*

The rest

Most other kids' cereals are notably lacking in fibre, often with a lot of sugar or sodium thrown in. They're best only eaten occasionally, if at all — even NESTLÉ Nesquik acknowledges that it's a 'treat' cereal, and it's by no means the worst. We think the following deserve a special mention:

- For being both short on fibre and very sugary: HOME BRAND Cocoa Puffs, IGA Fruity Hoops, KELLOGG'S Froot Loops, KELLOGG'S Frosties, LOWAN Honey O's and YOU'LL LOVE COLES Cocoa Puffs.
- For cramming 90% of a child's minimum daily requirement for sodium into just one 30 g serve: HOME BRAND Rice Pops.

PRODUCT	NUTRITION			
Brand and serve size (g), in order fo fibre content	**Total dietary fibre (%)**	**Energy (kj / serve)**	**Pros**	**Cons**
HIGH FIBRE				
Abundant Earth Organic Rice Puff Cereals — Benny's Honey (30)	13.1	518	Low salt	High sugar
Sanitarium Weet-Bix Kids (30)	11.0	444	Low salt	
MODERATE FIBRE				
Nature's Path Envirokidz Organic Amazon Frosted Flakes (30)	6.6	502		
Abundant Earth Organic Rice Puff Cereals — Daisy's Milk & Choc (30)	6.3	521	Low salt	Very high sugar
Nature's Path Envirokidz Organic Gorilla Munch (30)	6.0	493		
Nature's Path Envirokidz Organic Koala Crisp (30)	6.0	485		High sugar
Sanitarium Honey Weets (30)	5.5	465	Low salt	
Nestlé Nesquik Cereal (30)	5.1	482		High sugar
Nature's Path Envirokidz Organic Orangutan-O's (30)	5.0	493		
LOW FIBRE				
IGA Fruity Hoops (30)	4.3	498		Very high sugar
Nestlé Milo Cereal (30)	4.2	506		High sugar
Home Brand Fruity Rings (30)	3.7	482		
You'll Love Coles Frooty Rings (30)	3.5	492		High sugar
Sanitarium Skippy Corn Flakes (30)	3.1	459		High salt
Lowan Cocoa Bombs (35)	3.0	570		High sugar
Kellogg's Cocoa Crispix (30)	2.4	480		High sugar, salt
Kellogg's Froot Loops (30)	2.4	491		Very high sugar
Lowan Honey O's (35)	2.3	549		Very high sugar
Sanitarium Skippy Ricies (30)	2.2	465		High salt
You'll Love Coles Rice Puffs (30)	2.2	462		High salt
Kellogg's Corn Flakes Strawberry Flavour (30)	2.1	480		
IGA ActiveStart Coco Orbits (35)	2.0	532		
Kellogg's Frosties (30)	1.5	484		Very high sugar
Kellogg's Coco Pops (30)	1.2	481		High sugar
Kellogg's Rice Bubbles (30)	1.1	481		High salt
Kellogg's Crispix (30)	1.0	487		High salt
Home Brand Rice Pops (30)	0.8	465		Very high salt
You'll Love Coles Cocoa Puffs (30)	0.4	470		Very high sugar
Home Brand Cocoa Puffs (30)	0.4	474		Very high sugar

USING THE TABLE

Fibre ranking We've ranked the cereals by fibre content, as you should be able to rely on cereal to make a big contribution to your kids' daily fibre needs.

- High fibre: 10–19.9% fibre (3–5.9 g in a 30 g serve).
- Moderate fibre: 5–9.9% fibre (1.5–2.9 g in a 30 g serve).
- Low fibre: Less than 5% fibre (not recommended as an everyday cereal).

Pros and cons

Sugar

- High sugar: 27% to 40% sugar (two to three teaspoons in a 30 g serve).
- Very high sugar: More than 40% sugar (more than three teaspoons in a 30 g serve).

Salt (sodium)

- Low salt: No more than 120 mg of sodium per 100 g of cereal.
- High salt: 600–800 mg sodium per 100 g cereal. For kids, more than 600 mg sodium per 100 g cereal amounts to more than 30% of the upper level of the adequate daily sodium intake for four- to eight-year-olds, and at least 23% for kids aged nine and over.
- Very high salt: More than 800 mg of sodium per 100 g.

Family cereals

Compared with the cereals marketed specifically to kids, many popular family cereals would be a better choice nutritionally — wheat biscuits or wheat flake cereals are usually fine (even with a small amount of sugar added). They include:

High fibre

- KELLOGG'S Sultana Bran.
- UNCLE TOBYS Vita Weeties.
- UNCLE TOBYS Vita Brits.
- SANITARIUM Weet-Bix.

Moderate fibre

- SANITARIUM Weet-Bix Fruity Wild Berry.
- NESTLÉ Cheerios.
- UNCLE TOBYS Fruity Bites Wildberry.

Low fibre plus high salt/sugar

Some other popular cereals, however, are too low in fibre and also too high in salt and/or sugar:

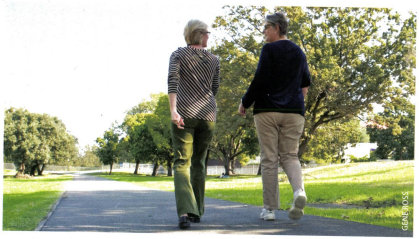
- KELLOGG'S Nutri-Grain (high sugar and salt)
- KELLOGG'S Corn Flakes (high salt)

VETO ON VITAMINS?

Research out of Denmark recently caused a splash in the media, with newspapers printing headlines like "Vitamins could be killing you" — alarming to read if you were breakfasting on vitamin-enriched cereal and juice at the time. But beyond the headlines, the message is less scary.

In brief, Danish researchers reviewed results of 68 randomised trials of antioxidant supplements and concluded that popular supplements taken by people hoping to improve their health and prevent diseases may actually increase the risk of earlier death. Specifically, vitamin A, beta-carotene and vitamin E supplements were found to be associated with an increased mortality risk of 16%, 7% and 4% respectively.

Most of the trials reviewed, however, involved supplements administered at doses well above recommended daily allowances for the vitamins. So while the potential for adverse effects is a warning against mega-dosing on vitamin supplements, these findings shouldn't put you off boosting your antioxidant intake naturally by eating a healthy balanced diet, including lots of fruit and veg.



No laughing matter ...

Need an incentive to exercise? If the desire for a healthy heart and a trim physique still won't get you out and about and keeping active, perhaps this will — researchers from Harvard have found that exercising helps to reduce the chance of incontinence as you get older.

Some women avoid exercise, believing it can contribute to bladder incontinence, but in fact this study of over 25,000 women showed the opposite is true.

And you don't need to be an athlete to reap the benefits. Regular walking was the most common exercise reported and it reduced the risk of what the researchers called 'stress leakage' by up to a quarter.

Lifestyle change for your kids too

Here's one more study encouraging us to turn off the TV and take time to prepare healthy food that's eaten around the dinner table.

Children up to first grade who watch more TV and eat fewer meals with their family are more likely to be overweight by the start of grade three. And if these habits continue all the way through third grade, they're more likely to be persistently overweight in the long term, reports the April issue of CHOICE *Health Reader*.

US researchers interviewed parents and looked closely at the eating and activity patterns of more than 8000 children who entered kindergarten during 1998–1999.

The study, published in the *Journal of the American Dietetic Association*, gives possible explanations for the contribution of TV and family meals to overweight, including:

- Time spent in front of the TV displaces time spent in physical activity and/or results in extra eating because of exposure to food advertising.
- Children eat healthier foods when eating with the family.

Also in April *Health Reader*:

- The results of the Glucosamine/Chondroitin Arthritis Intervention (GAIT) study are in — glucosamine sulphate is more effective than doing nothing to treat osteoarthritis symptoms, but it doesn't work for everyone.
- Research from the UK has found that lifestyle interventions, like increasing fibre intake and exercising more than four hours a week, are just as effective as drugs at significantly reducing the risk of diabetes

If you'd like to subscribe to CHOICE *Health Reader*, call 1800 069 552 toll-free, or go to choice.com.au/magazines.

A handful of home insurance policies now offer better consumer protection than the rest.

Cover your home

Reed Construction Data estimates up to 80% of home owners are underinsured by an average of 34%. What this would mean if your house was insured for $250,000 is that in reality you'd need around $375,000 to rebuild it — an extra $125,000 above the sum insured.

While the Insurance Council of Australia estimated in 2002 that significantly fewer than 80% of homes were underinsured, it agrees underinsurance is a problem. Even if you insured your house for what it would normally cost to rebuild it, building costs would be likely to rise much higher if a major disaster struck.

For example, after Cyclone Tracy building costs in Darwin went up by 75%, after the Newcastle earthquake by 35% and after the Canberra bushfires by 50%. Estimates after Cyclone Larry paint a similar picture, with up to 50% of houses thought to be underinsured and building costs increasing by at least 50% immediately after the disaster.

Now three insurers, AAMI, COMMINSURE and WESFARMERS, offer home insurance policies that cover the total costs of rebuilding your home. Unfortunately we could only include a comprehensive analysis of AAMI's policy in this survey, as COMMINSURE is changing its policy next month and WESFARMERS usually offers home and contents cover only in combination with farm or small-business policies.

However, three further policies, SUNCORP Platinum and two from GIO, will pay up to 25–30% more than the amount your house was insured for if you're underinsured. And at the time of writing TIO was working on providing an option that extends the cover for your building if it's damaged because of a major disaster.

Hard to estimate

CHOICE would like to see all home insurance policies protect you from underinsurance: it's very difficult for the average consumer to estimate the correct cost for rebuilding their home.

Even if you try to do the right thing (and your home isn't lost in a major disaster that causes building costs to rise), you can still go wrong. For example, we used the calculators on the websites of 11 insurance companies that help people work out the sum to insure their homes for, using a three-bedroom house in St Kilda, Melbourne, as the example. >

IN A NUTSHELL

- **Some policies now fully cover you for rebuilding your house if it's destroyed, even if you were technically underinsured. This is a great advance in consumer protection that CHOICE wants to see applied to all policies.**
- **Shop around and save: we found average price differences of up to $280 per year for home cover and up to $240 for contents when we checked six scenarios across Australia.**

PRODUCT			SCORES			CONDITIONS SCORED: HOME & CONTE				
Company/policy (in alphabetical order)	**States available**	**Policy type**	**Combined (%)**	**Home (%)**	**Contents (%)**	**No averaging clause**	**Landslide and subsidence**	**Unlimited cover for accidental glass breakage ($)**	**Fusion (10-year-old motor)**	**Flood (from inland waterways)**
AAMI Building & Contents	All	DE	67	81	52	✓		✓	✓	
AAMI Fire & theft (Contents only) (A)	All	DE	na	na	40 (A)	✓				
Allianz Sure Cover	All	DE	53	33	72	✓		✓		
Allianz Sure Cover Gold	All	AD	66	45	86	✓	✓	✓	✓	
Allianz Sure Cover Plus	All	DE	62	41	83	✓		✓	✓	
Ansvar Insurance HomeCover	All	DE	77	55	98	✓	✓	✓	✓	✓
Ansvar Insurance MaxiCover	All	AD	77	55	98	✓	✓	✓	✓	✓
APIA (B)	All	Either	71	45	96	✓	✓	✓	✓	✓
Australian Unity Elite Care	Not in NT	AD	74	50	98	✓	✓	✓	✓	✓
Australian Unity Everyday Care	Not in NT	DE	61	37	84	✓	✓	2000	✓	✓
Australian Unity Extra Care	Not in NT	DE	72	45	98	✓	✓	✓	✓	✓
Budget Direct	Not in NT	Either	60	41	79	✓		✓	Optional	
CGU (C)	All	Either	70/69	50	90/88	✓	✓	✓	✓	
CGU Essentials Plus (basic policy)	All	DE	44	44	44	✓	✓	20,000		
GIO	Not in Qld, SA, Tas	Either	83	70	96	✓	✓	✓	Optional	Option
GIO Platinum	Not in Qld, SA, Tas	AD	87	75	98	✓	✓	✓	✓	Option
HBF	WA	DE	62	36	88	✓		✓	✓	✓
NRMA	ACT, NSW, Qld, Tas	Either	47	26	67	✓		✓	Optional	
RAA	SA, Broken Hill	DE (D)	75	55	94	✓	✓	✓	✓	Option
RACV	Vic	Either	46	26	65	✓		✓	Optional	
RACWA	WA	DE	41	30	52		✓	✓	✓	✓
SGIC	SA	Either	56	36	75	✓		✓	Optional	Option
SGIO	WA	Either	56	36	75	✓		✓	Optional	Option
Suncorp Metway	Not in Tas	Either	75	55	94	✓	✓	✓	Optional	Option
Suncorp Metway Platinum	Not in Tas	AD	86	75	96	✓	✓	✓	✓	Option
TIO (C)	NT	Either	54/50	43/38	64/62	✓		✓	Limited	✓
Western QBE	Not in NT	Either	41	28	53	✓		✓	Limited	

USING THE TABLE

We assessed the policies against common cover conditions and exclusions. We took into account statistics for claims frequency and claim amounts to prioritise conditions and determine their weighting in our score.

If a policy only partly meets a condition — for example, only seven days cover at both places if you move or only $1000 instead of $5000 cover in total for jewellery — the policy scored zero for that condition.

Policy type 'Either' means the policy is available in a defined events and an accidental damage version. Any differences between the two types for the conditions in the table are scored and footnoted; there will be further differences in other policy conditions as well. A defined events policy is usually cheaper.

Scores

Combined score is made up of home score 50%, contents score 50%.

Home cover score is made up of:

- Underinsurance protection: 40%
- No averaging clause: 15%
- 10% on top of the sum insured is provided for temporary accommodation, professional fees and removal of debris: 15%
- Flood, weather, legal liability, accidental glass breakage, burst pipes, fusion: 30%

Contents cover score is made up of:

- No averaging clause: 25%
- New for old: 25%
- Legal liability: 16%
- Flood cover: 10%
- Theft, fire, weather, burst pipes, fusion, accidental glass breakage, domestic workers' compensation, change of address: 24%

ER	CONDITIONS SCORED: HOME COVER					CONDITIONS SCORED: CONTENTS COVER							CONTACT	
million (Smil)			10% of SI on top of SI											
	Underinsurance protection?	Storm damage for gates, fences, walls	Temp. accomm. (12 months)	Demolition, debris ($)	Professional fees ($)	Liability covered during social sporting activity	Theft of cash covered if no force was used	New-for-old replacement	Cover for both homes if you move (14 days)	$500 cover for visitors' contents ($)	Domestic workers' compensation	$5000 cover for jewellery in total ($)	Contact	
	✓ (E)	✓	✓	✓	✓	✓	✓		✓			✓	aami.com.au	
	na	na	na	na	na	✓	✓					1000	aami.com.au	
			✓	✓	✓	✓		✓	✓	5000	✓	✓	allianz.com.au	
			✓	✓	✓	✓		✓	✓	5000	✓	✓	allianz.com.au	
			✓	✓	✓	✓		✓	✓	5000	✓	✓	allianz.com.au	
		✓	✓	✓		✓	✓	✓	✓	1000	✓	20% of SI	ansvar.com.au	
		✓	✓	✓		✓	✓	✓	30 days	1000	✓	20% of SI	ansvar.com.au	
			✓	5000	5000	✓	✓	✓	✓	2000		20% of SI	apia.com.au	
		✓	✓			✓	✓	✓	30 days	5000	✓	25% of SI	austunity.com.au	
			✓			✓		✓		200		25% of SI	austunity.com.au	
			✓			✓	✓	✓	30 days	5000	✓	25% of SI	austunity.com.au	
			✓	✓	✓	✓	✓	✓		✓		3000	budgetdirect.com.au	
		✓	✓	✓	✓	✓	(K)	✓	✓	5000	✓	✓ (M)	cgu.com.au	
		✓	✓	✓	✓					✓	✓	2000	cgu.com.au	
	✓ (F)		✓	✓	✓	✓	✓	✓	✓	✓	✓	4000	gio.com.au	
	✓ (G)		✓	✓	✓	✓	✓	✓	✓	2000	✓	20,000	gio.com.au	
						✓	✓	✓	7 days	✓		3000	hbf.com.au	
			✓				✓	✓	✓	✓	✓	1000	nrma.com.au	
			✓	✓	✓	✓	✓	✓	✓			✓	raa.com.au	
			✓				✓	✓	✓	✓		1000	racv.com.au	
		✓		✓			✓	✓	✓ (L)			3000	rac.com.au	
			✓				✓	✓	✓	✓		1000	sgic.com.au	
			✓				✓	✓	✓	✓		1000	sgio.com.au	
			✓	✓	✓	✓	✓	✓	✓	✓		4000	suncorp.com.au	
	✓ (H)		✓	✓	✓	✓	✓	✓	✓	2000		20,000	suncorp.com.au	
	(J)	(K)	✓			✓	(K)		✓	1000		✓	tiofi.com.au	
			✓			✓	✓			✓	✓	20% of SI	qbe.com.au	

AD Accidental damage.
DE Defined events.
no Not available.
SI Sum insured.
Optional Available for an extra fee.
(A) Provides contents cover up to sum insured of $25,000 and mainly covers against fire and theft. It may suit people who rent and/or have limited contents and don't want a full contents policy.
(B) Only available for people over 50 who aren't working full-time.
(C) The higher score is for the accidental damage option.
(D) RAA also offers an optional accidental damage cover of up to $2000 or $5000 for contents only.
(E) Full rebuilding costs will be covered; there's no sum insured.
(F) Up to 25% more than the SI is covered.
(G) Up to 30% more than the SI is covered.
(H) Optional up to 30% more than the SI.
(J) TIO is working on providing an optional cover that increases the cover amount for your building if it's damaged because of a major disaster that has resulted in a state of emergency or state of disaster being declared.
(K) Covered for AD, not for DE.
(L) Within WA only.
(M) $5000 for DE, $7500 or 20% of SI for AD.

Policy conditions Some conditions — underinsurance protection; flood cover; legal liability cover; cover for temporary accommodation, demolition and removal of debris, professional fees in addition to the sum insured; and cover for valuable items — are discussed in more detail on pages 16–17. Most other conditions we scored are listed in the table; if they have a tick in their column they provide the following cover:

- **No averaging clause** If your policy has an 'averaging' clause and you're underinsured, your insurer may not fully cover you even for a small claim. CHOICE has lobbied for years against this cover restriction, which used to be more common. Now only one insurer still has an averaging clause.
- **Landslide and subsidence** are covered if caused by an earthquake, liquid escaping (such as from a burst pipe) or storm. Normally the landslide needs to happen within 72 hours after the earthquake.
- **Unlimited cover for accidental glass breakage** This usually covers items like windows and sanitary fittings. Exclusions apply — for example, TVs are usually excluded.
- **Fusion** Electrical motor burnout: motors up to 10 years old are fully covered.
- **Storm damage for gates, fences, walls** No exclusion applies for storm damage to any of the following: gates, fences (including wooden ones), freestanding and retaining walls.
- **New-for-old replacement** No items are excluded from new-for-old cover, such as clothing or items in storage.
- **Cover for visitors' contents** At least $500 in value is covered.
- **Domestic workers' compensation** This is included or available for an additional amount.
- **Jewellery** At least $5000 in total is covered.

Most people are happy with the results of their laser eye surgery.

Changing your vision

IN A NUTSHELL

- **There's no guarantee you'll end up glasses-free, but many people experience an extremely reduced dependence on them.**
- **It'll cost you around $2500 per eye, and neither Medicare nor most health funds will pay for it.**

"It's amazing to look at a distant mountain range and actually see trees." Michelle, NSW.

"I feel younger and it's easier running, exercising, swimming and generally enjoying life." Dee, Victoria.

"I can now swim, wake up and see the alarm clock, and fall asleep reading without having to worry about contacts or glasses." Michelle, ACT.

When we asked you last year to tell us your experiences with laser vision correction, we hadn't expected such an overwhelming endorsement and high level of enthusiasm. Of the 40 CHOICE readers who responded, the vast majority were very happy with their surgery results; only one was a little disappointed. Our thanks to all of you who wrote to us about your experiences. Some of your comments are included throughout this report *in italics*.

Since it was first performed in Australia in the early 1990s, laser eye surgery to correct vision has become very popular, with many thousands each year choosing it to correct their long- or short-sightedness or astigmatism. And as your responses confirmed, most of those who've had the surgery would recommend or repeat it.

No regulation

It's fortunate so many people are satisfied with the results of laser eye surgery, because essentially it's an unregulated industry. A surgeon will be an opthalmologist (see *Eye specialists*, far right), but needs no formal postgraduate training before setting up to do it, and you don't have to have a referral from any medical practitioner. Most people won't get any money back from Medicare or their private health fund for having it done (more on this in *The costs*, page 22), though if you do have a referral you can at least claim a Medicare benefit for the consultation.

So how do you make sure you get an experienced surgeon and a good clinic? There's a lot of information available on the internet on laser eye surgery, though not all of it's objective — some useful websites to get you started are listed on page 23. Your GP, optometrist or ophthalmologist may be able to recommend a surgeon.

Check out more than one clinic, both to get a second opinion and compare the services offered. Be wary of clinics that guarantee you perfect vision — it's not something that can be guaranteed.

Some things to look out for and check:

- Holding an academic appointment indicates the

The basics: vision problems and laser eye surgery

In the normal eye, light rays pass through the cornea at the front of the eye and the lens behind it focuses them as a sharp image onto the retina at the back. When the cornea or eye is misshapen, however, we see a distorted or blurred image (called a refractive error) — most commonly myopia (short-sightedness), hyperopia (long-sightedness) or astigmatism.

In myopia light rays are focused in front of the retina, leading to an inability to see far, or blurred distant vision. In hyperopia light rays aren't yet in focus when they reach the retina, leading to blurred close-up vision. In astigmatism light is focused at different points because the cornea is uneven, leading to blurred or distorted vision at all distances.

Going for surgery

To correct your eyesight you can wear glasses or contact lenses, or, if you're considered suitable, opt for laser eye surgery, an irreversible procedure that'll permanently alter the curvature of your cornea. (There are other procedures, such as a lens implant, but they're less common.) Varying degrees of myopia, hyperopia and astigmatism can be corrected with laser eye surgery, either singly or in combination.

A surgeon performs the operation, most commonly in a laser eye clinic, with a computer-controlled excimer laser that uses pulses of ultraviolet light to reshape the corneal surface — flattening it in short-sighted people, sculpting a steeper curve if you're far-sighted and evening the curve out to correct astigmatism.

Away with reading glasses?

Presbyopia — the age-related loss of our ability to focus on near objects — can't be corrected with traditional laser surgery, but monovision or conductive keratoplasty (CK) may help. With monovision your eyes work independently — you use your dominant eye for distance and the other for near vision. This condition can occur naturally, or can be created with contact lenses or laser treatment. But not all people can tolerate it, so you may want to trial monovision first with contact lenses before you decide on surgery.

Conductive keratoplasty is a radiofrequency heat treatment to the peripheral cornea that's less invasive than laser surgery. It can be used to correct small degrees of long-sightedness or improve reading vision in one eye.

EYE SPECIALISTS

- **Ophthalmologists are registered medical doctors who assess eyes, diagnose diseases, prescribe corrective devices and carry out medical and surgical procedures.**
- **Optometrists are non-medical practitioners university-trained to assess the eye, diagnose refractive disorders and prescribe and dispense vision correction devices.**

surgeon is actively involved in research or teaching and exposed to peer review.

- What's the surgeon's experience with correcting the type and degree of your vision problem — important given they need no formal training in laser eye surgery.
- What's the degree of the surgeon's involvement pre- and post-operatively? They shouldn't see you just for the operation and leave the assessments and check-ups to assistants.
- Ask for data on their surgery outcomes. How do they track them? How do the results compare with national benchmarks?
- The clinic should inform you fully about what's going to happen on the day of the surgery and afterwards. Ask questions and read all the material you're given.
- If you wear contact lenses, ask when you should stop wearing them before the assessment.
- Does the price include check-ups and, if necessary, enhancement procedures? (These are further operations that may be necessary if the first procedure leaves the eye over- or under-corrected.)
- Accreditation to a quality standard such as ISO 9000 is an indicator that the clinic has written quality procedures in place.

Don't go by cost alone — the decision you make will affect you for the rest of your life. Or, as David from Victoria put it: "*It was pricy but I was happy to pay it for a very experienced surgeon. My eyes are too important to penny-pinch.*"

Realistic expectations

Most people will see better after laser eye surgery, but there's no guarantee you'll no longer need glasses or contact lenses. Slightly to moderately short-sighted people have the best chances of success, with more than 90% achieving 6/12 vision and many 6/6 vision or better. A person with 6/12 vision — the legal requirement for driving in many Australian states — can see at six metres what a person with normal vision can see at 12. The old term for 6/6 ('normal') vision was 20/20, referring to feet instead of metres.

People with worse short- or long-sightedness can still benefit from the surgery, but might have to "temper their expectations", according to the Institute for Eye Research. Although astigmatism can be treated as well, its type and severity will affect results. (See *The basics*, page 21, for an explanation of different vision problems.)

So keep your expectations realistic — no surgery >

< can guarantee you can throw away your glasses. In fact, you're likely to need reading glasses anyway as you get older, as laser eye surgery won't prevent the age-related vision problem presbyopia. (It won't speed it up either, though it might become more noticeable after surgery.)

As Georgia's story (far right) shows clearly, her expectations seem to have been a key point in how happy she was with the results of her surgery. It didn't leave her free of glasses but greatly reduced her dependence on them. So if you're aware of the surgery's limitations and the potential complications and risks it entails, and you're still convinced it'll improve your lifestyle, laser vision correction might well be worth the thousands of dollars it'll cost you.

The costs

The cost of laser eye surgery varies, depending on the type of procedure and the technology used. The clinics we consulted — some of which offer interest-free loans — charge between $1500 to $3700 per eye (on average $2500). This is in line with what you told us you paid for your surgery over the last few years, mostly without any contribution from a health fund.

"It's the best money I've ever spent … Unfortunately, I was unable to claim a cent through my health fund [as] it's considered cosmetic surgery. I'm unhappy about this as I won't be claiming either glasses or contact lenses ever again." Shelley, WA.

Of the six major health funds we contacted, five (NIB, HBF, HCF, MEDIBANK PRIVATE, MBF) confirmed they pay no benefit for laser eye surgery to correct vision; only one of the funds we contacted (HBA) covers it, with some conditions. Smaller, industry-specific health funds such as Defence Health and Teachers' Federation Health Fund may also give some rebates.

Medicare pays no benefit for most laser eye surgery either, unless it's required to treat certain eye diseases. Otherwise it's seen as cosmetic, as it's generally done to eliminate your need to wear glasses.

In something of a contradiction, however, the Australian Tax Office regards the surgery *not* purely as cosmetic, as it's changing the eye's function, not its appearance. It's therefore still a claimable expense for the medical benefit tax offset (which pays for 20% of your net medical expenses per year above $1500).

Techniques and technologies

- The most commonly performed laser eye surgery is LASIK (laser-assisted in situ keratomileusis), a procedure that involves cutting a tiny flap in the outer layer of the cornea (the epithelium) so a laser can reshape the tissue underneath, before the flap is placed back over the treated area, to which it sticks naturally.

The original LASIK procedure uses a miniature scalpel (a microkeratome) to cut the flap; in newer procedures a thinner flap is created 'blade-free' with a fast, computer-guided femtosecond laser, which is also called by its brandname, IntraLase.

- Before LASIK gained popularity during the last decade, the most common technique for laser vision correction was PRK (photorefractive keratectomy), a type of laser treatment to the surface of the eye that entails no flap creation. Instead the surgeon scrapes off a portion of the very top corneal layer — it'll grow back naturally — before reshaping the surface with a laser.
- Modified and refined eye surface procedures such as LASEK (laser-assisted subepithelial keratomileusis) and EpiLASIK (using a finer tool, an epikeratome) are based on PRK and were developed as a treatment for people whose cornea is unsuitable for LASIK. In these procedures the top layer of the cornea is pushed aside during the surgery and replaced afterwards, rather than removed, to preserve more corneal tissue. However, both procedures still involve laser surgery on the surface of the cornea, not inside the eye, as with LASIK.
- The latest development in laser eye surgery, wavefront-guided technology, can be used with both types of procedure and has the potential to improve the quality of vision, especially when correcting larger refractive errors. It involves taking a detailed scan of the eye that'll reveal all its refractive errors and programming this information into the laser, which can then deliver a more tailored treatment.

Which one's for you?

- PRK — a simpler procedure than LASIK with a lower potential for complications — is particularly suitable for correcting lower degrees of short-sightedness and astigmatism. It may also be recommended if you have a very thin cornea, as LASIK has been linked to the rare condition ectasia, where the cornea bulges out because it's been structurally weakened, resulting in poor-quality vision. However, compared with LASIK you're likely to feel more discomfort.
- With LASIK the outer layer of the cornea is disturbed much less, so your eyes should feel fairly comfortable the day after surgery, when you can probably resume normal activities. It's currently the most popular procedure and also the more effective option if you're more severely short- or long-sighted.

On the downside, there's the link to ectasia, and a small but significant additional risk of surgical complications, mostly associated with the corneal flap — it can get lost or damaged, cut incompletely or completely cut off, to name a few. However, the developments in computer-guided femtosecond laser technology are designed to improve precision and make flap creation safer.

We were unable to obtain Australian statistics on the comparative popularity of certain procedures. In the

US, however, 87% of laser eye surgeries performed last year were LASIK. Interestingly, though, over the last two years the proportion of PRK and other eye surface procedures rose from 8% to 13%, while the total number of procedures fell by 30,000 to 1.38 million.

Risks and complications

As the vast majority of you who wrote to us confirmed, laser eye surgery for vision correction can change your life for the better. However, you need to be comfortable with taking a certain risk, as no medical procedure is totally risk-free and the results are irreversible.

Laser eye surgery has been performed for more than a decade now and over that time, the complication rate has proved to be generally low. Around 5% of patients report problems following it. The most common ones occur during the first few weeks after surgery and may or may not persist. They include:

- Over- or under-correction, or residual blurry vision, which requires another 'fine-tuning' enhancement after three months.
- Dry eyes, or inability to produce enough tears to keep the eyes comfortable, especially after LASIK.
- Visual symptoms, especially after PRK, affecting night-driving ability, such as corneal haze, glare and/or haloes, starbursts around lights, blurry double vision or light sensitivity.
- Eye sensitivity after PRK or other surface treatments.
- Other, less common problems include myopic regression (where eyesight changes back to the pre-surgery state), lower contrast sensitivity and less crisp vision, even with glasses or contact lenses.
- Visually threatening complications are very rare. But as with any surgery, there's always a slight chance of infection, especially within the first two days after surgery. It's rare, and more common with PRK than with LASIK. Infections can lead to scarring and, in extreme cases, blindness.
- As it's a fairly recent procedure, the long-term effect of removing corneal tissue is unknown, but so far no studies have suggested that there'll be complications in the long term. Most problems discovered so far occur in the first year after surgery. ■

FOR MORE INFORMATION

- **Eye Surgery Education Council:** www.lasikinstitute.org (US-based non-profit organisation).
- **Royal Australian and New Zealand College of Ophthalmologists:** www.ranzco.edu/aboutus/faq/excimer-laser-surgery.
- **Royal College of Ophthalmologists of London:** www.rcophth.ac.uk/about/public/laser.
- **US Food and Drug Administration:** www.fda.gov/cdrh/lasik.
- **Vision Surgery Rehab Network for vision surgery casualties (formerly Surgical Eyes):** www.visionsurgeryrehab.org (comments from people who had negative outcomes from vision surgery).

Extremely happy, but not glasses-free

"I can legally drive a car without glasses and only need my glasses occasionally."

Georgia from Bega, NSW, had LASIK surgery a few years ago after early, unsuccessful PRK treatment, and is "extremely happy" with the results, although it hasn't left her glasses-free.

"I can legally drive a car without glasses and only need my glasses occasionally," she says. "Before the treatment I had myopia of –7, which meant I had to leave my glasses beside my bed so when I awoke I could find them to read the time on the bedside clock. Being short-sighted controlled my life, now it doesn't," Georgia says.

She now chooses to wear glasses when she wants to see really clearly — such as for driving at night, or at the movies. Otherwise she doesn't need them.

"It's given me much greater freedom, even if it's only perceived. I didn't expect to get 20/20 vision after the operation, and I think that was the most important thing in the way I view the success of the treatment … I have no regrets."

Unobscured view down the ski slope

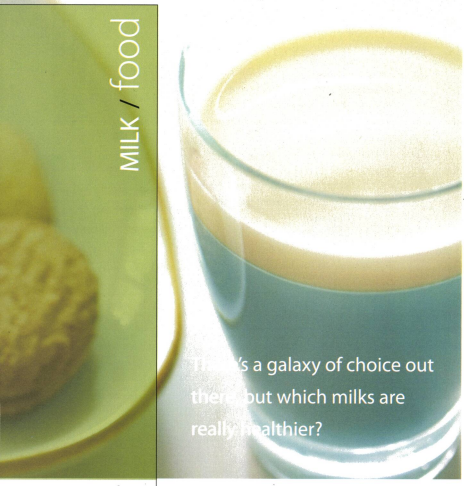
"I can see better than I ever could with spectacles. Pity I'm too old for skiing now …."

Jim, of Echuca, Victoria, couldn't tolerate contact lenses, so was stuck with glasses for 30 years and got pretty tired of wearing them all waking hours.

"The worst for me was when snow-skiing, which I loved. I'd get partway down a run and the glasses would fog up from the exertion, so I'd have to stop three or four times to wipe them. If I left the glasses off, I couldn't see ruts and bumps and kept falling over," he says.

A few years ago Jim gave LASIK a go. Apart from a few days of gritty and dry eyes, he had no complications. With his dominant eye he now has better than normal vision. The other eye was deliberately left a little short-sighted so he can read fine print without glasses.

"I can see better than I ever could with spectacles," he says, "and six years later it still gives me pleasure to be able to look at things without those pesky bits of optical plastic in the way. Pity I'm too old for skiing now …."



IN A NUTSHELL

- **Milk for stronger bones, milk for a healthy heart and milk for growing children. There are different milks for practically every person and purpose. But delve beyond the marketing and you'll find that, for the most part, milk is just milk. And for most people this is just fine.**

The milky way

"Honey, can you pick up a carton of milk on your way home, please?" A simple task, you might think. But when your options include lite, bio-dynamic, soy and unhomogenised — to name just a few — it can be a challenge. Should we go for milk that claims to be 'rich in calcium', 'good for bones', 'easy to digest' or 'a source of omega-3'? It seems as though each one has a particular selling point — aside from being just milk, that is. But are they really all that different? We shed some light on the white.

Fat

Probably the first decision you need to make when you're choosing milk is whether to go for full or reduced fat.

- Regular '**milk**' (defined in the Food Standards Code as the mammary secretion of milking animals — essentially, cows and goats) has a minimum of 3.2 g fat per 100 mL. It's often labelled as '**full-cream**' or '**whole**' milk.
- **Low-fat milk** contains no more than 1.5 g fat per 100 mL. It's often labelled as '**light**' or '**lite**'.
- **Skim milk** is milk with almost all the fat removed. It contains a minimum of 3 g protein per 100 mL, but no more than 0.15 g fat. Skim milks are often labelled as '**no fat**', and frequently have names like 'Physical', 'Tone', 'Shape' or 'Skinny', presumably to further appeal to the figure-conscious.

Once you've got your fat down pat, you'll need to decipher the claims associated with the optional extras. Here's a rundown.

Calcium and bones

The selling point

'Calcium rich', 'high in calcium' or 'good source of calcium' are common claims on milk labels, as are statements about bone health, including:

- "To help achieve optimal bone maintenance, Anlene contains essential bone nutrients, and it helps you absorb them effectively." ANLENE
- "Stronger bones." PAULS PhysiCAL
- "A daily 250 mL glass of nutrient enriched Pura Boost is a fantastic bone health package." PURA Boost

The reality

We all know that calcium is important for building and maintaining healthy bones, and there's no doubt that milk's an important source.

According to the Australia New Zealand Food Standards Code, a claim that a product is a good source of calcium can be made if it contains no less than 25% of the recommended dietary intake (RDI) in a specified quantity — for milk, that's the equivalent of 100 mg of calcium or more per 100 mL. And most dairy milks fit the bill.

Regular full-cream milk contains around 115 mg per 100 mL. Skim or low-fat milks often contain even more. But only some milks have a calcium claim on the label — and they're not necessarily the ones with the most calcium.

ANLENE, PAULS PhysiCAL and PURA Boost contain more calcium than others. But what really differentiates them from other milks is that they contain added vitamin D — a nutrient that assists the absorption of dietary calcium.

One cup (250 mL) of ANLENE or four cups of PAULS PhysiCAL or PURA Boost is enough to meet

PHOTOS: GENE BROSS

your daily vitamin D requirements if you're aged 50 and under. You'd need 40 cups of regular milk to get the same amount. But for most people, dietary vitamin D is unnecessary — you can get enough through exposure to sunlight (it's produced by the action of sunlight on skin).

As you get older, you need more vitamin D (and calcium) for healthy bones. But it's estimated that even then, exposure of just your face, hands and forearms to sunlight for 15–30 minutes, 2–3 times per week, will provide enough.

It's primarily people who have very restricted sun exposure — older people in residential care, dark-skinned people and women who wear veils, for example — who may need to boost their vitamin D levels through diet.

The verdict

If you're trying to get more calcium (a higher intake is recommended for adolescents and older people, particularly postmenopausal women, for example), don't be influenced by the words on the label. Check the nutrition information panel — any more calcium than 100 mg per 100 mL is a bonus. And for adolescents and postmenopausal women in particular, the extra calcium in milks like ANLENE and PURA Boost is a plus.

But unless you're at risk of vitamin D deficiency, there's really no need to buy milk just because its label mentions bone health, especially if it costs more.

Heart and cholesterol

The selling point

BROWNES Heart Plus and DAIRY FARMERS Farmers Best Source of Omega 3 both have omega-3 added. PURA Heart Active claims to lower your cholesterol.

The reality

Omega-3s are derived either from plants (mainly ALA omega-3s) or from fish (mainly EPA and DHA). ALA may help to prevent heart disease, but the evidence for omega-3s from fish is far better. Expert opinions vary, but typical recommendations are 300–500 mg per day of EPA/DHA.

A cup of BROWNES Heart Plus will give you 150 mg of EPA/DHA, roughly half your day's quota. But the amount in the DAIRY FARMERS milk is small by comparison — you'd need to drink 4.5 cups to get the equivalent.

Some soy milks also flag their omega-3 content, but of course it's the plant-derived version, not EPA or DHA, that they contain (see *Soy, rice and other non-dairy milk alternatives*, page 27, for more on these).

PURA Heart Active contains natural plant sterols, which it says "can lower your cholesterol by up to 15%". The scientific evidence is quite strong that plant sterols work and the Heart Foundation advises that a daily intake of 2–3 g of plant sterols reduces bad (LDL) cholesterol levels by approximately 10%. You'd get this amount in three cups of PURA Heart Active.

The verdict

A serve of fish is a much better source of omega-3 — there's over 340 mg in 40 g of tinned tuna, for example, and even more in salmon or sardines. But if you're not keen on seafood, BROWNES Heart Plus in particular can make a real contribution to your daily needs.

And while not a substitute for cholesterol-lowering >

Jargon buster

Use this quick reference to decipher words you might see on milk container labels.

- **'Milk drink,' 'milk beverage'** Only specified vitamins and minerals can be added to milk under the Food Standards Code, and for some of these there's a maximum permitted quantity. Milks with more than this, or with other additional vitamins and minerals, are labelled 'milk drink' or 'milk beverage' in order to comply with the code. Examples include ANLENE, PURA Boost and BROWNES Heart Plus.
- **Homogenised** Practically all drinking milk in Australia has undergone homogenisation, a process where the milk fat globules are physically reduced in size, so they remain suspended throughout the milk for long periods of time. The process prevents the cream from separating out and gives the milk a more uniform colour. Unhomogenised milk will have a creamy layer on top where the fat globules have come together.
- **Pasteurised** milk has been heat-treated to kill bugs and prevent spoilage. It's particularly important that milk produced on an industrial scale is pasteurised. Collecting and pooling milk from many different farms increases the risk that a given batch will be contaminated, and the plumbing and machinery needed for the various stages of processing also increase opportunities for contamination.
- **Long-life** milk has been pasteurised using the ultra-high temperature (UHT) method. If packaged under strictly sterile conditions, it can be stored for months without refrigeration.
- **Organic** milk comes from organically farmed animals fed a variety of foods natural to their diet, and allowed free movement and natural light and ventilation while inside.
- **Biodynamic** You'll see this on the label of milks sourced from farms that use the biodynamic farming method. Biodynamic farming shares principles with organic farming (such as not using chemical fertilisers) but has additional requirements for enhancing the soil's structure and nutrient cycles.

> medication, PURA Heart Active can be beneficial so long as you're prepared to have several cups a day.

Digestion

The selling point

PARMALAT Zymil and PAULS Goat Milk both claim to be easier to digest.

The reality

Lactose is the major sugar in milk. If you don't have enough of the enzyme lactase — which breaks down lactose so that it can be absorbed by your body — you might experience symptoms like stomach cramps, bloating, wind and diarrhoea when you drink milk. PARMALAT Zymil is cow's milk that's had the lactose removed, making it easier to digest if you're lactose-intolerant.

Goat's milk still contains lactose, but the major difference between it and cow's milk is that the fat globules in goat's milk are much smaller, and it lacks the substance called agglutinin, which causes the globules to cluster together in cow's milk (if it's not homogenised). It's been said that this may be why some people find goat's milk easier to digest than regular cow's milk, but the only evidence we could find for this was anecdotal.

The verdict

If you have trouble digesting milk you could be lactose-intolerant, and lactose-free milk might help (although you should see a doctor for advice). If lactose isn't your problem you could try goat's milk, although you'll need to get used to the taste.

A2 milk

The selling point

"A2 Milk is a pure natural milk with an important difference, it is rich in A2 beta casein protein."
A2 Milk

The reality

The A2 milk debate has been rumbling along since the late 1990s. Back then, it was hypothesised that the A1 beta-casein protein found in the milk of some cows was a risk factor for diabetes, heart disease and possibly also schizophrenia and autism. The A2 beta-casein protein, produced by other cattle breeds, wasn't thought to be associated with these diseases. Milk produced in Australia and New Zealand is normally a mix of both. So the A2 Corporation was set up to produce milk from cows that mainly produce A2 beta-casein proteins.

In 2004, a report from the New Zealand Food Safety Authority looking into the claims found no convincing evidence to suggest that A1 milk is a health risk, although it suggested that more research was needed. A more recent independent review reached much the same conclusion.

One of the many other misconceptions surrounding A2 milk is that it's less likely to cause allergies than regular milk.

The verdict

With no substantial evidence to suggest that A2 milk is better for health than regular milk, you're better off basing your buying on taste and price. ■

Milk for kids ...

Plain old cow's milk has gone out of favour for kids, or so it seems.

Several milks specifically aimed at kids have recently entered the market. They include DAIRY FARMERS Kids Selection ("Helping kids to grow up right"), PURA for Kids ("For growing bodies") and BROWNES Junior ("...for growing, healthy toddlers").

DAIRY FARMERS Kids Selection has a reduced fat content, making it unsuitable for children under two. PURA for Kids has normal levels of fat, and both these milks have added vitamins A and D. BROWNES Junior has extra vitamin D, plus iron and zinc to boot.

But do kids really need their own version of milk? It certainly doesn't hurt to have the extra boost of vitamins and minerals, but children eating a healthy and varied diet will easily get adequate amounts of these nutrients from foods. And other milks contain similar amounts of calcium, or more. We think that kid-specific milks really aren't necessary, and are simply a means for manufacturers to make the most of a market.

... and toddlers

It's the same story with toddler milk — the powdered variety that's essentially infant formula (typically, powdered cow's milk that's been fortified with vitamins and minerals), but for a slightly older (12 months plus) market.

From six months, parents can start introducing solids to their child's diet. And from 12 months, toddlers can be weaned onto regular cow's milk as part of a balanced diet. If you've been on the receiving end of the marketing for toddler milk, however, you could be forgiven for thinking that you're unfairly depriving your toddler of valuable nutrients if you don't start them on toddler milk first.

Companies, by law, aren't able to promote their infant formula, but they certainly don't hold back with their toddler milks. NESTLÉ Neslac Toddler Gold was one of the 10 most advertised foods during kids' TV time for at least one week

Soy, rice and other non-dairy milk alternatives

If you follow a vegan diet or you're allergic to cow's milk — or just don't like the taste of milk — there are several non-dairy milk alternatives you can use instead.

Soy 'milk'

Soy beverage (or soy 'milk' as it's commonly, if inaccurately, called) generally has less saturated fat than regular milk and it's a good-quality protein. It also contains isoflavones (a class of phytoestrogens), which mimic the hormone oestrogen. Isoflavones have long been thought to ward off osteoporosis, relieve the symptoms associated with menopause, such as hot flushes, and protect against heart disease (by lowering cholesterol) and some cancers, including breast cancer.

In reality, there's no evidence that soy protein and isoflavones reduce the severity or frequency of hot flushes, and results are mixed with regard to soy's ability to slow osteoporosis. The impact of isoflavones on cholesterol levels is very small relative to the large amount of soy protein you'd need to eat or drink to achieve it. And there's little evidence that isoflavones can prevent or treat cancer.

Soy milk can still be beneficial to cardiovascular and overall health because of its high polyunsaturated fat content and low saturated fat content, among other things. Most soy milk is fortified with calcium too, to levels comparable with the dairy version. Just don't buy it for the isoflavones alone.

Cereal- and nut-based drinks

There are plenty of interesting non-dairy milk alternatives available, to suit any taste — take your pick from rice, oat, almond or hazelnut drinks for starters.

But they differ from dairy milks in significant ways. Cereal- and nut-based drinks contain significantly less protein than dairy or soy milk. And although manufacturers are allowed to add calcium and other vitamins and minerals to make them nutritionally more like dairy or soy drinks, not all of them do.

It's for these reasons that Food Standards Australia New Zealand (FSANZ) recently issued a warning to parents that cereal-based beverages, such as rice milk and oat-based drinks, aren't a suitable substitute for milk for children under the age of five. These drinks are now required to carry a warning that says as much.

If children are drinking cereal-based drinks due to an allergy or intolerance to dairy or soy milk, parents need to ensure they're getting sufficient protein from other sources to make up for what they're not getting from milk.

last year. And we've heard that toddlers at one playgroup are drinking S26 Toddler Gold out of the promotional S26 cup that came with the product.

NUTRICIA advertised its KARICARE Toddler Gold as being "Nature's next step" — an ad criticised by the Parents Jury, a group composed of parents who want to improve the food and physical activity environment of children in Australia, and supported by Diabetes Australia (Vic), The Cancer Council of Victoria and the Australasian Society for the Study of Obesity.

The Parents Jury gives biannual awards for people or organisations that affect, positively or negatively, the availability and promotion of healthy food and physical activity choices for children. Its 2006 'Smoke and Mirrors Award' went to KARICARE Toddler Gold because its ad disparaged the idea of feeding children regular cow's milk even though the product itself is mostly derived from dried cows' milk, with added sugar.

New parents in particular are vulnerable to the way these products are marketed. Toddlers are often fussy eaters, but this doesn't mean they get inadequate nutrition or that they need toddler milk. Toddler milks may help reassure parents that their child won't miss out on important nutrients, but it's only a bandaid approach. Parents still need to encourage their child to eat a variety of foods and so establish good eating habits.

Toddler milk might be useful as a short-term measure for children who are severely malnourished and/or extremely fussy eaters (if given in consultation with a health professional), but it's not necessary for generally healthy toddlers.

As well as being an expensive way of providing these nutrients — which are easily obtained from food — toddler milks drunk unnecessarily can set up problems further down the track. They can:

- Fill a child's small stomach and in doing so compromise other nutrients a toddler needs to grow and develop.
- Limit a child's exposure to different textures and tastes.
- Contribute to constipation.
- And give toddlers a preference for drinking sweet milk rather than normal milk (unlike infant formula, toddler milk is sweetened and often flavoured as well).

For years some major credit card companies failed to adequately disclose the fees customers paid for overseas transactions.

The foreign currency gouge

IN A NUTSHELL

- **Until as recently as 2005 and 2006, some credit card bills and statements understated what customers were being charged for foreign currency transactions.**
- **In other countries, customers have been compensated for the failure to adequately disclose fees.**
- **The true costs of foreign notes and travellers' cheques still aren't being made clear.**

CHOICE's analysis of credit card statements and foreign exchange transactions going back as far as 2002 has found that customers of several financial institutions were charged much more for overseas transactions than the fees disclosed on their statements suggested. This understating of charges was widespread in the industry, potentially involving millions of dollars.

Few of the many affected customers are likely to have known this was going on, because the extra fees were hidden in the exchange rates that were applied to transactions.

What we found

A selection of major banks' card statements that we analysed found that up to around mid 2005 (earlier and later in some cases), customers often paid more than their bills and statements suggested. These companies' statements didn't mention the fees that Mastercard and Visa add to their wholesale exchange rates (1.1% and 1% respectively), which customers were charged in addition to banks' fees.

A statement is the main document a consumer is likely to refer to when checking what they've been charged for transactions. While in some cases contracts and letters of offer explained that the exchange rates applied were set by Mastercard and Visa, this was effectively buried in the terms and conditions and the amount of the fee they add to the exchange rate often wasn't mentioned.

Here are some examples we found:

- **ANZ** 2002 statements said customers were charged a conversion fee of 0.5% of the transaction amount. However, we calculate that approximately another 1% was included in the exchange rate. ANZ says it told customers that conversion rates were determined by the card schemes (Mastercard and Visa) and says they shouldn't really expect to receive a wholesale rate. But what normal consumer thinks in terms of 'wholesale' in relation to credit cards?
- **Commonwealth Bank (CBA)** In mid 2006, customers' statements said the international transaction fee was 1.5%; we calculate that approximately another 1% was included in the exchange rate. When we asked CBA about this it passed the buck, saying Mastercard

and Visa are solely responsible for the exchange rates (see *Not our fault*, far right).

- **Westpac** In 2002, statements said the currency conversion fee was 0.5%, when overall customers were often charged at least 1% to 1.5% over wholesale rates. When we pointed this out, this bank also said it doesn't choose the exchange rate, but didn't comment on its previous disclosure practices, instead explaining how currency fees are now charged and disclosed.
- In 2004 **Virgin**, which offers a card provided by Westpac, was disclosing in statements that "purchases or cash advances/withdrawals made in a foreign currency represent the Australian currency equivalent of such transactions, together with the bank's currency conversion fee, being 1.0% of the Australian currency equivalent". However, we calculate the overall cost was closer to 2%.

It's likely that customers of other companies offering credit cards, including banks and credit unions, were similarly charged more than their statements disclosed. Several industry sources said the practice was widespread until changes were made in the way these fees are disclosed and described by Mastercard and Visa.

New Zealand regulator gets tough

In 2002, New Zealand's Commerce Commission commenced a widespread investigation after consumers complained about undisclosed currency fees being charged on top of exchange rates for credit and debit card transactions. The first cases were concluded in 2006; the rest are ongoing.

The situation in New Zealand seems to have been worse than in Australia: in some cases banks didn't disclose any currency fees — including the scheme fee (as in Australia) or their own fee. Some of those prosecuted are affiliated to Australian banking groups:

- In March 2006, **ANZ National Bank** pleaded guilty to 45 charges of breaching the NZ Fair Trading Act by failing to properly disclose fees charged for overseas credit card transactions. The bank agreed to pay NZ$10 million in refunds to customers and NZ$1.3 million in fines, the highest ever fines imposed under the Act. The transactions occurred from 2001 to 2004, with customers paying fees between 2% and 2.5%.
- In July 2006, **BNZ** (part of the National Australia Bank group) pleaded guilty to similar charges, agreeing to pay NZ$5 million in compensation to customers and NZ$550,000 in fines.
- In September 2006, **Westpac** pleaded guilty over failure to disclose the fees for overseas transactions made between April 2002 and December 2004. Customers had paid fees of just over 2.5% of the value of these transactions. The Bank agreed to pay NZ$4.5 million in compensation to customers and NZ$70,000 in fines.

The Commission's prosecutions of American Express, ASB (CBA's New Zealand brand), Diners Club, Kiwibank, The Warehouse Financial Services and TSB are ongoing.

The New Zealand actions follow much bigger legal cases in the US against Mastercard and Visa over similar fees, which the card companies appealed. In 2003 in California, Mastercard's and Visa's failure to disclose fees was found to be in violation of the state's unfair competition law. As in some Australian examples, conversion fees were disclosed in cardholder agreements (which are sent to customers with their card), but not on monthly statements. The relevant court found that customers are much more likely to read their statements, and therefore reasoned that the currency conversion fee constituted a 'hidden' charge.

Investigation and better disclosure needed

The incidents of poor fee disclosure we found may be just the tip of the iceberg. We examined past credit card statements from some of the major banks at particular points in time, but it was only a sample of credit card providers and not over the full time period that this may have occurred.

We don't know how the law in New Zealand and elsewhere compares to Australia's (and as you'd expect, some banks maintain they properly disclosed fees, or that they didn't have to disclose these fees), but we think the Australian Securities and Investments Commission (ASIC) should investigate this disclosure and what was charged.

It's not good enough to bury references to fees in the small print of contracts and in letters. This is true not only for cards, but for other forms of travel money, including travellers' cheques and foreign notes. All costs to the consumer — whether they're labelled fees, commissions or margins — should be properly disclosed in advertising and other documents. That way you could know what you're really paying and make better choices.

What you can do

If you're unhappy with what you've been charged for overseas transactions, you can lodge a complaint with:

- Your credit card provider.
- The Banking and Financial Services Ombudsman: phone 1300 78 08, www.bfso.org.au.
- ASIC: phone 1300 300 630, www.asic.gov.au. >

NOT OUR FAULT

Mastercard and Visa disclaim responsibility for fee disclosure to individual consumers; their contract is with the card issuers (such as the banks) and not with individuals. They say it's the card issuers' responsibility to disclose what customers are charged.

Some card issuers, on the other hand, say Mastercard and Visa are responsible for their exchange rates and that card issuers, such as banks, didn't benefit from the 1% fees included in them.

CHOICE thinks it's irrelevant who benefited: the point is that the consumer paid, and should have been very clearly informed by the institution they had a contract with (the card issuer) how much they were paying.

Going overseas?

What's the best way to travel with access to foreign currency? And what will it cost you to pay for things (hotels, shopping, restaurants, etc) by credit card when you're overseas?

When getting hold of cash, there are differences in costs for the various popular forms of travel money. In general, it makes sense to take a few different types in case anything goes wrong (an ATM swallows your debit card, for example). Various options are discussed below.

As for paying by credit card, now the true costs are being disclosed, you can make an informed choice. Note that there are big differences between cards' currency conversion fees on payments made overseas and their cash advance fees — most credit cards are still an expensive way to get hold of cash.

And like the credit card currency conversion fees, it's not good enough for companies selling foreign notes and travellers' cheques to hide costs in undisclosed exchange rate margins. You need to be told upfront how much the currency transaction is costing you.

Buying cash

Two things affect the cost of foreign currency notes: the fees/commissions and the exchange rate you get. Financial institutions' so-called 'commission' is often around 1% (with a minimum charge of around $5), but that doesn't include their exchange rate margin, which is rarely disclosed and is often another 1% or more. Here's how to get good value:

- Make some phone calls to compare banks' all-inclusive prices (including fee, commission and margin) for the amount of currency you want. Contact them in advance of your trip; orders can take a few days.
- Don't wait until the last minute at the airport. Our phone survey found Travelex airport outlets charging around 4–7% (including commission, fee and margin) above the lowest-cost options — which included Travelex's own website.

Ordering through travelex.com.au at least 48 hours in advance gets you a much better rate, although still not as cheap as you might think. The website says you can "order online commission-free with no hidden costs". However, like other companies, there's a margin in the exchange rate, which Travelex says varies by currency and location. On the day we checked for US dollars, it was around 2% above wholesale rates — similar to the better-value banks.

Travellers' cheques

Travellers' cheques have declined in popularity, but some people like the security (they can be replaced if lost or stolen) or to have a few as an emergency option. The same principles apply. Shop around and include some banks in your comparison.

- Bear in mind that a company with a seemingly low commission might be offering a poor exchange rate. Companies usually include a margin in their rates. For example, Australia Post, which is a selling agent for American Express, advertises "$0 commission fees" for foreign cash and travellers' cheques, while adding a margin or mark-up on the American Express exchange rate. Australia Post says its website and current advertising material expressly state that "exchange rates may include a service charge". This material doesn't, however, tell customers how much this charge is, a common practice in the industry.
- Check if you'll have to pay commission or fees a

"I can't necessarily believe what the bank tells me is correct."

Case study: Westpac

In 2002, Westpac statements said, "Entries for purchases or cash advances/withdrawals made in a foreign currency and charged to your credit card account represent the Australian currency equivalent of such transactions, together with the Bank's currency conversion fee, being 0.5% of the Australian currency equivalent." The statements provided no further breakdown of currency fees.

However, when we took a look at some overseas transactions made by John, a Westpac Visa customer, we discovered that in the past he'd been charged an extra fee, concealed in the exchange rate applied to his transactions. For transactions in 2002, for example, John was charged at least 1% to 1.5% above wholesale exchange rates — up to three times what his statements disclosed. Luckily, John hadn't made many overseas transactions with his card: "The financial impact of this extra fee isn't significant to me personally. Of more significance is that I can't necessarily believe what the bank tells me is correct."

In New Zealand, MasterCard and Visa's 1% fee was similarly undisclosed on Westpac statements, but later appeared in conditions of use and some other documents. The Auckland District Court concluded that wasn't enough — that Westpac had taken a "decidedly economic approach" to disclosure of foreign exchange fees, which was "bound to result in the vast majority of customers being either blissfully unaware — or at least less than well informed — of the true overall charges". In New Zealand, Westpac accepted that it was appropriate to disclose the fee and that it had breached fair trading laws there.

second time when you exchange the cheques overseas or cash them on your return home. Sometimes there's no charge to cash the cheques in specific institutions.

ATM and debit cards

Check if your card can be used at overseas ATMs, such as those with the Cirrus, Plus or Maestro symbols.

However, note that the fees are also high and can really add up, so making a small number of large withdrawals will save you money over many smaller ones. Fees:

- A flat ATM fee (for example, $4 to $5), plus
- A percentage currency conversion fee (for example, 2% to 2.5%).

Credit cards

- Check the costs for purchases with your card. A common fee is 2% to 2.5%, but some charge over 3%.
- These fees include the Mastercard and Visa currency fees, which are now fully disclosed by banks and other card companies.
- The best option we found for overseas purchases is the Wizard Clear Advantage Mastercard. It has no currency conversion fee, absorbing the Mastercard fee. There's no annual fee and at least 25 interest-free days on purchases (although interest on overdue amounts is charged back to the date purchases were made).
- Cash advances: as well as conversion fees, ATM fees of around $4 or a percentage of the transaction amount (whichever is higher) generally apply. Interest also applies from the date of withdrawal.
- Again, Wizard Clear Advantage has no cash advance or foreign ATM fees, but interest at 13.15% pa applies from the withdrawal date. However, if you load your card with sufficient funds before your trip, you can avoid interest too.
- Often, though, cash advance fees and interest are charged even if you preloaded your card before your trip — it's worth checking your card's policy.

Prepaid travel money cards

The idea is you load the card with money before the trip, and then use it for overseas ATM withdrawals and purchases. These cards are a bit like plastic travellers' cheques, with security features such as 24-hour support if they're lost or stolen. A free second card is often provided. Examples are Visa TravelMoney, Mastercard travellers' cash cards (available from financial institutions) and the Travelex Cash Passport card.

Again, watch the costs, especially those that aren't immediately apparent, such as a margin built into the exchange rates applied to transactions. While you won't pay an annual fee or interest (like with a credit card), you'll pay fees to:

- Load money on to the card (around 1%).
- Make ATM withdrawals (around $3.75).
- Convert into the foreign currency: the range of costs is significant. For example, the exchange rate margin is 2% with the CBA Traveller's Cash card, but Travelex adds up to 5.95% for its debit card when used overseas.

'Dynamic currency conversion'

Retailers worldwide are increasingly offering customers the ability to transact in their home currency, using their credit card. For example, you might be in Harrods of London and pay in Australian dollars, using your Australian card. However, 'dynamic currency conversion' can be a very expensive way to pay, as the retailer's exchange rate is often poor. And you'll still be charged Mastercard and Visa 'cross border' transaction fees and your bank's fees. ■

COST COMPARISON

Purchases: If you made $2500 of purchases in a foreign currency on an overseas trip, here's what some options could cost, based on various assumptions as described:

Cheap credit card	$0 (no conversion fee)
Standard credit or debit card	$62.50 (2.5% conversion fee)
Prepaid travel money card	$75 to $170 (1% to load the card, conversion fees ranging from 2% to 5.95%)

Cash: Here's what getting $1000 of foreign notes could cost:

Cheap credit card	$0 (no conversion or cash advance fees). However, interest would apply from the date of the cash advance, and watch for late payment fees; $1000 accruing interest for one month at 13% pa would give an interest bill of around $11. You may be able to avoid this by loading your card with sufficient funds before your trip
Australian bank	$25 (assuming typical fee and exchange rate margin for foreign notes, adding up to 2.5%)
Standard credit or debit card	$45 (five $200 withdrawals, $4 cash advance fees and 2.5% currency conversion fees). Interest would also apply to the credit card, as noted above
Prepaid travel money card	$49 to $88 (1% to load the card, $3.75 per withdrawal and conversion fees ranging from 2% to 5.95%)
Airport exchange for cash or travellers' cheques	$80 (exchange rate margin and fees adding up to 8%). Additional fees to cash each travellers' cheque overseas can range from nil to over $5

Pillow talk

A good pillow can make for a great night's sleep.

Picture this: you check into your luxury hotel room, the bellboy puts your bags away and you sit back and consider the menu. With a smorgasbord of over 20 choices it's hard to decide. Will you go for the high or the low? Or perhaps the medium? But we're not talking room service here — we're talking pillows.

When you consider that the average person will spend approximately one third of their life asleep, having comfortable and good-quality bedding is a priority, and a good pillow is an important part of that. So much so that many hotels now provide a pillow menu for guests, so they can decide what they'd like to bed down with for the night.

Pillow choice is a very personal thing. Some people like a soft pillow that they can scrunch up and mould to their body, others like nothing better than a firm pillow that will support their head and neck. Every body is different and so is everyone's sleeping style, so they're the first things to think about when you're shopping for a pillow.

As crazy as it sounds, buying a pillow isn't that simple these days. A quick visit to any major department store reveals row after row of pillows, all promising to do something different. There are pillows for people who sleep on their back, rounded pillows for stomach sleepers, pillows that claim to stop snoring and even special pillows to support pregnant bellies.

With such a wide range it can be hard to choose, but take the time to educate yourself and shop for something that suits you. After all, you'll be reminded of your choice every night.

Before you buy

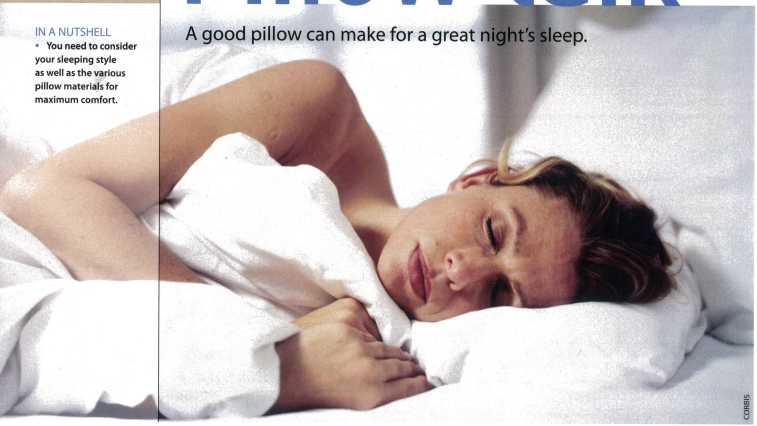
Before you go out to buy yourself a new pillow, consider the following questions.

How do you sleep? What position do you prefer? Do you like to curl up on your side, sleep on your stomach or crash out on your back? Are you a tosser and turner or do you sleep like the dead? Finally, consider your size: do you have a large frame? Are you small or somewhere in the middle? Being across all these factors will help you make a decision about what style of pillow you buy.

- If you like to sleep on your stomach or have a small build, a low, soft pillow is best. This is also suitable for children.

IN A NUTSHELL

- **You need to consider your sleeping style as well as the various pillow materials for maximum comfort.**



CORBIS

- If you sleep on your back a medium to firm pillow with a medium profile is the best.
- If you like to sleep on your side or have a bigger body frame, a firm to extra-firm pillow might suit you better.

If you're sharing your bed with a partner don't forget to take their sleep position preferences and body shape into consideration too. Different pillow styles suit different people, so it's smart to make sure you both shop for your own pillows to get one for your individual needs.

Feathers, foam, latex and wool

Pillows can be made out of a number of different materials. Here are some of the more common ones.

- **Synthetic fibre fill** Polyester is the most commonly used synthetic fibre fill. These pillows are machine-washable and usually come in a variety of fill weights to suit different needs. Polyester is quite long-lasting, and a good choice for the budget-conscious.
- **Wool fibre fill** An alternative to synthetics, wool is washable, flame-resistant and because it's a natural fibre it provides good moisture absorbency, wicking away any moisture created by your sleepy head. It allows the infill (the filling inside your pillow) to breathe well, which is claimed to provide you with a more restful night's sleep.
- **Feather and down fill** Feather and down pillows have been used across the ages and are still very popular in the USA and Europe. Down pillows are soft and often a little higher than other pillows. They're usually made from duck or goose feathers. The more down (the layer of fine feathers found under the tougher exterior feathers) in the pillow, the softer it will be. Feather and down pillows are suitable for people who like a soft pillow that will mould around their head and shoulders. While they feel quite luxurious they're not so great for people who move around a lot when they sleep or need their neck supported well. A down pillow will tend to squash down and won't bounce back unless you fluff it up.
- **Foam and latex fill** The biggest benefit of foam and latex pillows is their longevity. Lasting longer than most other types of pillow fill, they're suitable for people who like a firm and supportive pillow. Foam pillows are generally quite cheap. Latex pillows, while quite pricy, come in a mind-boggling array of styles and shapes — it can be sculpted and contoured to any shape. There are jellybean-shaped pillows with rounded edges for stomach sleepers, pillows with sculpted grooves to facilitate air flow and graduated pillows that claim to support troublesome necks.
- **Memory foam** Though not exactly new — it was developed by NASA about 30 years ago — the buzzword in the bed world at the moment is viscoelastic, also known as memory foam. It's made from polyurethane, but has a different cell structure from other foams, which makes it less 'springy' and slower to recover (hence memory foam — it 'remembers' your shape for a while after you've moved). A memory foam pillow is very heavy and has a squashy feel to it, leaving an indentation where your head has been for quite some time, so it's not recommended for those who move about a lot in their sleep.

It's also worth noting that memory foam pillows are quite expensive, up to five times the cost of a polyester-fill one, so you'll want to make sure it's the right product for you before deciding to buy one. If you have the opportunity, try the pillow while lying down to see how it feels when you're in a sleeping position. Just feeling the pillow with your hand won't give enough indication of what it will be like to sleep on.

Pillows for people with allergies

The National Asthma Council of Australia (NAC) doesn't recommend any specific type of pillow for sufferers of asthma or allergies. What it does suggest is that you cover your pillow (and your mattress and quilt) with a specially designed dust-resistant cover. These covers completely encase the pillow to reduce any contact with dust mites, and can also be washed. NAC recommends washing the covers at least every two weeks to keep any problems at bay.

A pillow, such as one with a polyester fill, that can be machine-washed in hot water (more than 55°C) to kill dust mites and wash away any allergens might also be of benefit. >

TIPS FOR A GOOD NIGHT'S SLEEP

- Obey your body clock: set a routine based on when you feel tired, and try to go to bed and get up at about the same time every day
- Don't go to bed when you're not tired: this will just reinforce bad sleeping habits.
- Get enough sunshine; exposure to light helps set your body clock.
- Ensure your room is dark enough.
- Only use your bedroom for sleeping and sex. Don't use it like a second lounge room for watching TV or talking on the phone — and be sure not to work, worry or argue there.
- Exercise every day — a tired body is more likely to sleep.
- Try and use the last hour of the day to relax. Don't do anything too stimulating.
- Avoid caffeinated drinks close to bedtime. And while alcohol might make you feel sleepy at first it's also worth avoiding, as it tends to disrupt your sleep.
- If you can't sleep within a reasonable amount of time, get out of bed and do something quiet for half an hour, like reading a book.
- If all else fails, see your doctor for further help.

< Pillows for people with back and neck problems

The Australian Physiotherapy Association says while there are many kinds of pillows on the market claiming to be best for tender necks and backs, there's very little scientific evidence available to back up these claims.

It says that as most people's body shapes and preferences differ, the best thing you can do is seek advice from a physiotherapist about what you should rest your head on.

However, the general rule of thumb if you're looking for a new pillow is to find something not too high and not too hard. Ideally your spine should be in a straight line when you're lying down with your head on the pillow.

The pillow test

As general rule you should look to replace your pillow every six months to two years, although this does depend on the pillow fill. Latex and foam pillows tend to last the longest, followed by feather and down pillows, which can also last well if looked after. While feather and polyester pillows will tend to get flatter and softer with age, latex and foam have a tendency to compact and become harder.

The expected life span of your pillow will really depend on what material is used and its quality. Some pillow manufacturers even provide a tag on the pillow so you can jot down the date you bought it, to see how it's ageing. If you're really serious about it, contact the manufacturer yourself and ask how long you can expect the pillow to last.

For synthetic and feather/down pillows you can also try the shoe test to see if your pillow might need replacing: put your pillow on a reasonably flat surface and fold it in half. Put a sports shoe on top. If the shoe flies off as your pillow bounces back into its original shape, your pillow is in top form. If the shoe stays there or the pillow doesn't spring back into shape, it's probably time to buy a new one.

The shoe test can tell you when synthetic and feather/down pillows have come to the end of their useful life — see left.

Pillow care

Give your pillow a good shake and fluff it up every day, and try to air it out in the sun and fresh air on a regular basis. This will help kill any dust mites and will keep it fresher and cleaner.

Consider buying a pillow protector — they're quite cheap and are available in most homewares shops. A protector keeps your pillow dry and away from moisture or oils, and will also keep it from staining. You can easily wash a pillow protector, which helps keep your pillow clean and fresh.

Polyester and some latex pillows can be popped in the wash to keep them really clean, but not all pillows are machine-washable, so check the labels first. ■

"I was told it would last forever. It probably will, because I never use it."

A hard purchase

Birgitt from Sydney suffers from neck problems and prefers her pillow to be firm and supportive. Ten years ago she bought a firm latex pillow in Germany that seemed to help support her head and neck.

"It was formulated to have a lower curve where the neck is and a higher curve where the head is. I was very happy with it, and only after 10 years did I think I should get a new one because it was getting a bit soft."

Out at her local shopping centre she came across a stall selling memory foam pillows. "All the pillows I'd seen in the past were far too soft but the memory foam pillows were very hard so I thought, this is what I'm looking for."

However, while Birgitt was told that the new pillow would be good for neck problems, in fact it turned out to be far too hard.

"It was very hard and quite different from my old latex one, even when it was very new. They told me I should give it a few days; I think I tried it for about four weeks but it was still too hard. It was OK when I lay on my back and the contour supported it, but as soon as I go to sleep I tend to move onto on my side, which was very uncomfortable — it just squashed my cheek and I'd wake up in the morning with lines on it."

Finally Birgitt decided the memory foam pillow was just too uncomfortable and went back to her old latex pillow. "I wasn't very happy. The new pillow was very expensive, around $100, but I was told it would last forever. It probably will, because I never use it."

PHOTOS: GENE ROSS

What the tick means

You'd have to be living under a rock not to have heard that McDonald's was recently given the Heart Foundation 'tick' for nine meal combinations. If you haven't seen or heard the media advertising, you can't have missed the huge 'tick' banners plastered across the stores.

To be given the tick, the meals have to meet guidelines for levels of saturated fat, sodium, vegetable content and total kilojoule content (less than a third of your daily energy needs per meal).

It's hard to avoid fast food (especially with kids) and it's great to see McDonald's offering healthier meal options, but it's important to realise that the tick relates only to the nine specific meal options, and these combinations can't be changed in any way and still meet the criteria. For example, to meet the vegetable/fibre content the meals had to include salad, and removing the salad removes the tick.

And don't think the tick makes the McDonald's menu healthier as a whole — a Big Mac is still a Big Mac, fries are still fries and deep-fried apple pies are still not a good choice. Tick or no tick, fast food is still best viewed as a treat and enjoyed no more than once a week.

And CHOICE's long-held concerns about the Heart Foundation tick remain — there could well be healthier fast-food options available that haven't applied (and paid) to use the tick.

For a comparison of some healthier vs unhealthy fast foods, see the March 2006 issue of CHOICE.

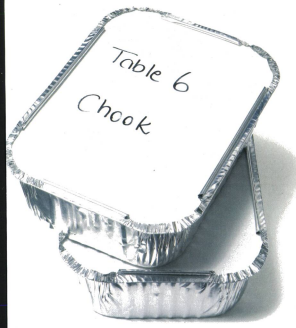
PHOTOS: GENE ROSS

Fast fat

The fast-food industry has taken a very small step towards reducing the amount of trans fat in its food following a fast-food summit convened by the Department of Health and Ageing.

Fast-food restaurants, including McDonald's, Hungry Jack's, the various pizza chains and Krispy Kreme Doughnuts, have agreed to a timeframe to draft plans to remove artificial trans fats from their food. Trans fat is found mainly in deep-fried fast foods and processed foods made with margarine or shortening. Weight for weight, it's probably worse for your heart than the saturated fat that we all know to avoid.

Any effort to reduce the level of trans fats in our diet is good news for our hearts. Agreeing to a timeframe to draft plans may not seem a huge advance, but at least the fast-food industry is dipping a toe in the water.



DOGGY BAG SAFETY

We've all been there — eyes bigger than our stomachs and leftovers galore. It's hard to refuse the offer to take the leftovers home, but they could be more trouble than they're worth because of the risk of food poisoning.

To prevent bacteria growing, food should be kept hotter than 60°C or colder than 5°C, and be at temperatures in-between for as little time as possible. While takeaway food is served hot, food going in a doggy bag has been sitting around on the table, and by the time it's packed up it's likely it's already at a temperature in the danger zone — between 5°C and 60°C, where food-poisoning bugs thrive. Because of the risk, some restaurants choose not to provide doggy bags, although they haven't been banned.

To avoid food poisoning, refrigerate the leftovers as soon as possible — any food not refrigerated within four hours of originally coming to the table should be thrown out. When the food is reheated, make sure it's steaming hot. Bon appetit!

Grey areas

Pesky grey hairs peeping through the dark are a nuisance most women would rather live without. Thankfully, an expensive trip to the hairdresser isn't required to wipe them out — a home hair colour will do the trick for a fraction of the cost. But there are so many brands available, many endorsed by celebrities, promising "vibrant colour" and "total grey coverage", it's hard to know which will deliver — which is where CHOICE comes in.

We recruited 113 trialists to test the major brands of permanent hair dye available in supermarkets that promise 100% grey coverage. We also included one, available in healthfood stores and online, that contains no ammonia or hydrogen peroxide. In all we tested eight 100% grey coverage permanent hair colours priced from $10.60 to $25.95.

Three brands — CLAIROL Nice 'n Easy Golden Romance Collection, L'ORÉAL PARIS Excellence Crème and SCHWARZKOPF Live Salon — topped the list with an overall score of 75%, while DECORÉ and ATLANTIS HAIR (the one with no peroxide or ammonia) were rated lowest, with an overall score of only 55%.

Grey coverage

While these hair dyes guarantee 'complete' and 'permanent' grey coverage, you're of course going to get regrowth of your grey hairs at the roots after a few weeks. We wanted to know whether the hair colours really are 'permanent' enough to keep the rest of your grey hair covered till you do the roots again. Our trialists found that some brands are more successful than others at keeping the grey at bay.

Eleven of the 14 trialists testing CLAIROL Nice 'n Easy rated it as very effective at covering grey hairs, both immediately after dyeing and three weeks later. Ten out of 12 trialists thought SCHWARZKOPF Live Salon was very effective at covering greys immediately after dyeing, and eight said it was still covering them three weeks later. And 10 of its 14 trialists said L'ORÉAL PARIS Excellence was still covering their greys three weeks after using it.

DECORÉ received the lowest rating for grey coverage, with only four out of the 11 trialists saying it continued to cover all grey hairs throughout the trial period.

Chemical reaction

To permanently colour the hair, dyes use a combination of the chemicals ammonia and hydrogen peroxide. The hydrogen peroxide works by bleaching out the natural colour and releasing oxygen, which allows chemical reactions to take place. The ammonia works by breaking down the outer cuticle around the hair shaft, allowing other chemicals to enter the hair, where the colour development can take place. These chemicals are quite harsh and can harden and thin the hair, and they're also thought to irritate the skin, eyes and respiratory system.

IN A NUTSHELL

- **No product gave 100% satisfaction for covering grey hair, but our trialists rated some as definitely better than others.**
- **We included one ammonia- and peroxide-free hair colour, but trialists were disappointed with the results.**

what to buy

CLAIROL Nice 'n Easy Golden Romance Collection
Price $11.35
Just under half the trialists thought their hair felt "very soft" after dyeing it, but seven commented that the smell of the product was fairly unpleasant.
Trialist comments
"Grey coverage is excellent and after three weeks I have no sign of grey."
"Colour on box is misleading — darker than expected but liked it."
"My hair was soft. The conditioner that came with the dye was very good."

L'ORÉAL PARIS Excellence Crème
Price $14.10
Half of its trialists said their hair felt "very soft" after dyeing it, and most found it very easy to apply.
Trialist comments
"A little bit streaky, some parts of hair near the roots not quite covered."
"No splatters or drips."
"Good all rounder, nothing startling, though."

PHOTOS: GENE ROSS

Another chemical in hair dyes that's been linked to severe allergic reactions is p-phenylenediamine (PPD), which works by reacting with other chemicals to develop the colour.

Around 4% of trialists reported reactions to the dyes, such as an itchy or stinging scalp, an itchy rash on the sides of the face and sensitivity to heat.

To avoid allergic or sensitive reactions, the packets advise you to perform a patch test 48 hours prior to application. This is advisable even if you've used the product before, as it's possible for a reaction to develop after long-term use.

In the past there was also concern from health authorities that the chemicals in hair dye could lead to bladder and breast cancer. However, according to a study published in the *Journal of the American Medical Association*, there's no clear association between the two. In the study, Canadian researchers conducted a review of the medical literature on varying forms of cancer and found there was no increased risk, including for people who dye their hair regularly.

The chemicals used in cosmetics are regulated by the National Industrial Chemicals Notification and Assessment Scheme (NICNAS), to ensure they remain at safe levels and are clearly labelled for consumer safety. >

Washing in watercolour?

While ATLANTIS HAIR Watercolour is ammonia and hydrogen peroxide-free, it does contain PPD, so some people could still be sensitive to it.

It works as a stain, 'wrapping' itself around the hair shaft. Unlike other permanent colours, which can be quite harsh, it claims to improve the condition of the hair.

Unfortunately for those who might be thinking of trying it for its lower content of harsh chemicals, it got the equal lowest score, mainly due to its comparatively ineffective grey coverage. Only five of its 14 trialists thought this product was very effective at covering greys and four commented that it didn't even cover them from the start. It was also the most expensive dye tested at $25.95.

Several trialists did comment on the softness of their hair. "Surprised that my hair still felt and looked soft (after three weeks)" said one.

GENE ROSS

SCHWARZKOPF Live Salon
Price $12.10
Over half the trialists rated their hair as "very smooth" after using the product.
Trialist comments
"[After three weeks] the grey area is starting to lighten a bit, but quite a good result as I shampoo my hair daily."
"Easy to use, hard to stuff up, great finish."

See the table, page 38, for scores and other ratings.

about the rest

For the products that didn't make it into the *What to buy* list, some considerations include:

- Three weeks after applying GARNIER Nutrisse, five out of 13 trialists said their hair was fairly dull and six found the colour didn't cover grey for the three-week period.
- Only half the 12 trialists using SCHWARZKOPF RevitalColor thought it was very effective at covering grey.
- Six out of 13 trialists thought L'ORÉAL PARIS Superior Preference was fairly messy to apply, but eight found it very effective at covering greys. Over half said the product's smell was unpleasant.
- ATLANTIS HAIR Watercolour may be kinder to your hair but it was the equal lowest-scoring hair dye, with only five out of 14 saying it had very effective grey coverage. Half the trialists also said their hair looked dull after three weeks.
- Five out of 11 trialists said DECORÉ didn't continue to cover grey for the three-week period, while two reported it didn't cover it from the start.

Are the hair colours 'permanent' enough to keep your grey hair covered until you need to do the roots again? Some brands are more successful than others.

PRODUCT	SCORE	NUMBER OF TRIALISTS WHO SAID:					COST
Hair colour (in rank order)	Overall score (%)	It was very easy to apply	It was very even	It was very effective at covering grey	It continued to cover grey for 3 weeks	Trialists per product	Price ($)
Clairol Nice 'n Easy Golden Romance Collection	75	6	7	11	11	15	11.35
L'Oréal Paris Excellence Crème	75	11	5	7	10	14	14.10
Schwarzkopf Live Salon	75	5	4	10	8	12	12.10
Garnier Nutrisse	70	3	4	9	7	13	13.20
Schwarzkopf RevitalColor	70	4	6	6	8	12	13.95
L'Oréal Paris Superior Preference	65	8	7	8	7	13	15.40
Atlantis Hair Watercolour	55	7	5	5	9	14	25.95
Decoré Permanent Colour	55	5	5	4	4	11	10.60

USING THE TABLE

Scores The overall score (which is rounded to the nearest 5%) is made up of:

- Overall score of hair dye immediately after colouring: 30%
- Overall score of hair dye three weeks after colouring: 70%

Prices are the average we paid in late November/early December 2006.

HOW WE TESTED

- 113 trialists — women with medium-length brown hair with some grey — were recruited. The number of people trialling each product ranged from 11 to 15.
- Immediately after application they assessed ease of use, evenness of colour, look and feel of their hair, effectiveness at covering grey, fragrance of the hair dye and whether they experienced any reactions to it, and gave the product a score on a scale of 1 (very poor) to 10 (excellent).
- Three weeks later they assessed the durability and evenness of colour over time, the look and feel of their hair and the effectiveness at covering grey. They were also asked to compare the dye with their regular brand and say whether they'd use the product they'd trialled again. They gave the product another score at this stage.
- The two scores for each product were averaged and converted into percentages, then combined to produce an overall score.

PHOTOS: ISTOCKPHOTO RF

Ease of use seemed to influence a product's scores as well as its grey coverage. L'Oréal Paris Excellence was rated very easy to apply by 11 of its 14 trialists and came equal top overall.

These set-top boxes are a cheap way to watch digital TV, but they waste a lot of power.

Save now, pay later?

If the name of the game is to make them cheap and make them work, most of the set-top boxes (STB) in this test perform well. However, it's a different story if you add ease of use and environmental considerations into the mix.

All 13 STBs in this test are priced under $200 and eight of them are below $130. All you need is a TV and you can enter the world of digital TV without breaking the bank.

Why get one?

Curiosity to find out what all the fuss is about digital TV could be one reason for you to try one of these models. However, once you become more familiar with digital TV, you may become frustrated with the limited features of these models and relegate them to the TV in the spare bedroom or study.

A combination STB, hard disc recorder (sometimes called a PVR, or personal video recorder) and DVD recorder, like one of the models covered in the April issue of CHOICE, offers more controls and more entertainment options.

Digital TV comes in two forms — standard definition (SD) and high definition (HD). SD TV is delivered at a resolution of 576i — the 'i' stands for 'interlaced' horizontal lines and refers to a process where every alternate line is newly displayed (1, 3, 5 … then 2, 4, 6). The picture appears smooth because the screen is fully refreshed at least 25 times a second, which is too fast for you to see the interlacing.

HD in Australia delivers a minimum resolution of 576p, which consists of 576 horizontal lines progressively scanned (in one pass rather than interlaced) across the screen 25 times every second. HD can also accommodate the higher 720p and 1080i resolution formats.

While much more SD content than HD is being shown at the moment, this is likely to change as the changeover to digital TV is complete sometime around 2012.

All the STBs tested only have an SD tuner; expect to pay at least $300 currently if you want a basic HD tuner and around $600 if you want a PVR to record a TV show to an internal hard drive as well.

Don't stand by and take it

While you sleep at night, your video, TV, etc, are consuming energy in standby mode, sometimes as much as 25 watts per appliance. If you can turn it on with a remote control, it's consuming energy on standby every second of the day, even when you're not using it.

Up to 10% of the average Australian's household electricity bill comes from standby power consumption — and that amount of energy produces around 750 kg of greenhouse gas emissions per year.

The technology is now available to reduce standby power consumption by at least 50%, with an energy-conserving chip that adds only around 60 cents to an appliance's production cost — hardly a big ask >

IN A NUTSHELL

- **Most in this test deliver a good digital TV picture, but without many of the features available in more expensive set-top boxes (STB).**
- **Poor standby power scores on these models could contribute unnecessarily to household greenhouse gas emissions.**

WHAT TO BUY

PHOENIX JT3300A		$120
DIGICRYSTAL SDT-2000EX	BEST BUY	$69

While the PHOENIX was a clear winner for its overall score, it's a *What to buy* with some reservations because of its very poor standby energy score and very average remote control. And neither the PHOENIX nor the DIGICRYSTAL has component video output, which means if you connect them to one of the latest LCD or plasma TVs, you won't get the best picture quality possible.

But price is a very important factor in this entry-level sector for digital TV capability, so the DIGICRYSTAL qualifies as a *Best Buy* — it works well overall and is second-cheapest.

HOW WE TESTED

- Our testers checked the SD digital tuner on all the models for reception in areas with a good-quality signal, as well as in areas where reception was less than ideal.
- They also measured energy consumption in standby mode.
- To check ease of use, testers connected each STB to a TV, ran through any initial setup program and tuned to the available digital TV and radio broadcasts. They looked for an intuitive and easy-to-read menu system and onscreen display, plus a good remote.
- Additional points were awarded to STBs with controls on the front panel for switching power on/off, changing channels and accessing the menu. Points were also awarded for channel number display on the front panel and an obvious power/standby lamp.

PHOTOS: GENE ROSS

All the tested set-top boxes have just one standard-definition tuner. You'd need two tuners to watch one digital channel while recording another on a DVD recorder or PVR, and by around 2010 you'll probably want a high-definition tuner as more HD programs will be broadcast.

< when you consider the savings to both your wallet and the environment.

Unfortunately, the standby performance for most of the STB models in this test is, in a word, atrocious. If the recent Australian government initiative to ensure all electrical appliances meet a 1 W energy consumption limit in standby mode by 2012 were applied today, none of the set-top boxes in this test would pass, as they range from around 3.5 W for the HUMAX to nearly 10 W for the DSE.

But don't think attaining a 1 W standby is unrealistic or unattainable. In a recent LCD TV test conducted by CHOICE (April 2007), seven of the nine models either met or bettered the 1 W standby power consumption figure.

Getting good reception

We tested these products to see how well they cope when TV signals aren't perfect, as well as when they're strong. In general, all except the HUMAX perform well in at least some of the performance tests, with the PHOENIX, DIGICRYSTAL and NEXTWAVE scoring best technically overall.

The NEXTWAVE does particularly well when the picture and sound start to break up, effectively disguising the pixilation. Unfortunately, though, it has the lowest ease of use score and therefore comes well down the list of overall ratings.

The DGTEC, DIGICRYSTAL, HUMAX, PHOENIX, STRONG, TEAC and WINTAL all produce unpleasant audio noise as they attempt to hold onto a weak signal. ■

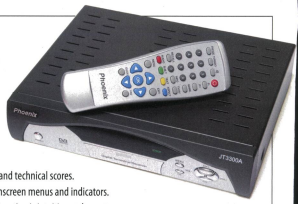
what to look for

Based on our assessments of the tested models, currently you should be able to find some of these features when shopping around for a set-top box priced between $60 and $200.

- Check for the usual things: logical, easy-to-read onscreen menus, quick and simple automatic tuning, basic front panel controls so you're not totally reliant on the remote, and a front panel display that shows the channel, time and current function (most in this test are very limited in this respect).
- A remote control that fits neatly in your hand and allows you to reach the most used buttons easily, with distinctive button shapes that are large enough to allow you to recognise them in the dark and not press the wrong one by mistake.
- More than one TV tuner would let you watch one channel while recording another on a DVD recorder, video or hard disc drive (PVR). None of these models has two TV tuners, but that's not surprising in this price range.
- Setting up favourite channels should be straightforward, because there'll be lots of channels you'll probably want to ignore most of the time.
- Enough connections to allow you to use all your home entertainment devices with the STB, but don't expect a big range of connection options on any of these models (see *Video connections*, far right, for more). However, this isn't an issue if you only want to use one of these cheap STBs to hook up your old TV in the second bedroom or study.

profiles

The models in the *What to buy* list are profiled in rank order.



PHOENIX JT3300A
Price $120
Good points
- Best overall and technical scores.
- Very good onscreen menus and indicators.
- 'Favourites' function is intuitive and easy to use.

Bad points
- Equal worst standby energy score.
- No component video connections.
- Unpleasant noises during error correction, requiring a channel change to restore the signal.

DIGICRYSTAL SDT-2000EX
Price $69
Good points
- Very good onscreen menus and indicators.
- 'Favourites' function is intuitive and easy to use.

Bad points
- No component video connections.
- Very poor front panel controls and indicators.
- Poor remote control.

PRODUCT	SCORES				FEATURES				SPECIFICATIONS		
Brand / model (in rank order)	Overall score (%)	Ease of use score (%)	Technical score (%)	Standby energy score (%)	Component video	S-video	RGB video	Digital audio RCA / Toslink	Dimensions (H x W x D, cm)	Contact	Price ($)
Phoenix JT3300A	75	75	90	10		✓		✓/✓	5.5 x 26 x 20.5	www.phoenixtelevision.com.au	120
DigiCrystal SDT-2000EX	66	61	86	10		✓	✓	–/✓	4.5 x 20.5 x 13.5	www.digicrystal.com.au	69
Strong SRT5066	65	64	77	20	✓	✓		✓/–	6 x 26 x 24	www.strong-technologies.com	99
Bush DFTA5A	64	72	60	40	✓	✓		✓/–	4.5 x 22 x 17.5	www.albaplc.com	79
DSE G1956 (A)	62	57	82	10		✓		✓/✓	4.5 x 22.5 x 14.5	www.dse.com.au	59
Teac SDB440	62	61	73	20	✓	✓		–/✓	6.5 x 29 x 23	www.teac.com.au	149
Ellies RFAIDT1	61	71	62	10	✓		✓	–/✓	4.5 x 26 x 16.5	www.jonsa.com.au	169
DGTEC DG-T99SD	60	59	68	30		✓		–/✓	4 x 22 x 14	www.dgtec.com.au	99
NextWave TDR-2120	60	44	87	30	✓		✓	–/✓	4 x 20 x 13	www.nextwave-digital.com	119
Humax F2-1010T	57	66	50	40				–/–	4.5 x 21.5 x 16.5	www.humaxaustralia.com	149
Matchmaster 22MM-STB07	55	56	62	20	✓	✓		–/–	3.5 x 21 x 12	www.matchmaster.com.au	153
Wintal STB-X5A	55	50	64	40		✓		✓/✓	4.5 x 28 x 18.5	www.wintal.com.au	125
Topfield TF4000T	54	48	73	10	✓	✓	✓	–/✓	6 x 26 x 20	www.i-topfield.com	189

about the rest

- All these models will give you a good-quality digital TV picture if you live in a good reception area. But if you live in an area where the reception is particularly poor (or you're unsure, never having tried to get digital TV before), avoid the HUMAX, MATCHMASTER, BUSH, ELLIES and WINTAL. The STRONG has a good technical score overall, which hides the fact that it failed two of the individual technical tests. It wouldn't be suitable if you have a weak VHF signal or large variations in signal strength.
- Many of these STBs were let down by their ease of use, with the DSE, DGTEC, NEXTWAVE, TOPFIELD, MATCHMASTER and WINTAL all scoring less than 60% for this. Of those that rated better for ease of use, only the STRONG has a reasonable technical score, but see above for reservations.

USING THE TABLE

Overall score This is a combination of the following scores:

- Ease of use: 50%
- Technical performance: 40%
- Energy consumption on standby: 10%

Ease of use score A combination of the following scores:

- Remote control: 40%
- Onscreen menus: 40%
- Tuning and setup: 15%
- Front panel: 5%

Technical performance score Tests to determine the product's ability to maintain a signal in good and poor conditions. The latter includes common problems such as interference from other electrical appliances and multiple signals bouncing off objects, which will usually cause 'ghosting' in analogue systems.

Standby energy score This looks at the energy used when the set-top box is turned off but can be turned on by the remote. The lower the usage, the higher the score.

Features See *Video connections*, below, for more. All the models have a composite video connection, and all have an analogue stereo connection, with the table indicating whether each model also has an RCA or Toslink digital audio connection, or both.

(A) Discontinued but may still be available in some shops.

Video connections

Here's a guide to some different kinds of video connection and what they're used for (note that they require separate audio connections). Often you'll need to buy additional cables for higher-quality connections, such as component or RGB video:

- **Composite** is found on most modern TVs. The brightness and colour signals are combined into the single video signal.
- **S-video** is identifiable by a small, round, four-pin plug. It gives better picture quality than composite because the brightness and colour signals are kept separate.
- **Component** separates the picture even further into brightness and individual colour signals, providing even better quality.
- **RGB** delivers a picture of individual red, green and blue signals and is similar to component, but is becoming less common. Many TVs won't have a corresponding connection for it.

Fast heat for large spaces

Many Australians prefer a large open-plan living area over separate smaller rooms. While this offers a sense of space and a flexible room layout, heating such an area can pose a challenge.

Central and underfloor heating or reverse-cycle air conditioning ducted throughout the house will do the job. But unless you live in a cold winter climate (such as inland NSW and Victoria, or Tasmania), the high installation cost for any of those solutions may not be justified. So what else?

You could look at a large split-system reverse-cycle air conditioner such as the ones we tested for CHOICE, October 2006, though in order to properly heat (and cool) a very large living area you'd probably need one with multiple indoor outlets.

You could run a number of portable electric heaters (we'll bring you a test of convection models in the next issue), which are cheap to buy but likely to give you an unpleasant surprise on your electricity bill.

Or — if you're lucky enough to live in an area with access to natural gas — you could install a flued gas heater or use one of the unflued models in this test.

We looked at all the available certified models claimed to be able to heat a maximum area of at least 75 m^2 in a cool winter climate (for example, Brisbane, Sydney, Melbourne, Adelaide).

Pros …

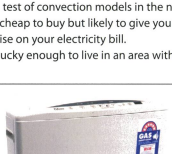
An unflued gas heater has a lot going for it:

- It's portable, so you can point it in different directions, move it from room to room, store it away in summer, and take it with you when you move house.
- It's very efficient: about 90% of the energy content of the gas is transformed into heat. All the models sold in Australia have to be certified and carry an efficiency label (up to six stars, with six being the best).
- It provides instant heat — and lots of it. Unflued gas heaters come with a capacity of up to 25 MJ/h (megajoules per hour). That's equivalent to more than 6

IN A NUTSHELL

- **Unflued gas heaters deliver quick, efficient and comparatively cheap warmth — and lots of it.**
- **They're not for every home and every room, though. They give off emissions that can trouble asthmatics or people with certain allergies. It also means you're not allowed to use them in bedrooms, bathrooms and other small or badly ventilated areas.**
- **Want to find out which type of heater is best for you? Go to choice.com.au and type 'your heating options' in the search box.**

what to buy



PALOMA PG-711FRN

Price $1149 **Type** Convection

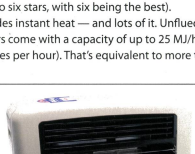
Minimum room size 26 m^2 with a 2.4 m high ceiling (62.5 m^3)

Good points

- Fastest to heat up the test room.
- The easiest to use.
- Electronic model: has a thermostat, timer, remote control and child lock.
- The lightest model in the test, which helps portability.

Bad points

- The power cord pulled a couple of centimetres out of the heater — see the photo, page 45.
- Slightly damaged in our towel drape test.



RINNAI Granada 252 MkII

Price $1095 **Type** Radiant-convection

Minimum room size 52 m^2 with a 2.4 m high ceiling (125 m^3)

Good points

- Very even heat distribution.
- Comparatively low standby power consumption.

Bad points

- Not as easy to use as the electronic models.
- No thermostat, timer, remote control and child lock.
- Legally requires a much larger minimum room size than models with a thermostat.
- Has an exposed heating element that gets hot — not the best option for households with children or elderly people, and you can't put flammables close to or on the heater.

kW of electric heating — the same as you'd get from three 2 kW electric heaters.

- While it's a lot more expensive to buy than portable electric heaters, it's much cheaper to run.
- It produces only a quarter to a third of the carbon dioxide of an equivalent electric heater (unless you get your electricity from renewable sources).
- Modern models have a range of safety features that switch the heater off if something's wrong — for example, an oxygen depletion sensor in case the oxygen level in the room gets too low; flame failure protection in case the flame gets extinguished; and a tilt switch in case the heater tips over.

… and cons

However, not having a flue means that emissions from the gas combustion process in the heater get vented into your room:

- Water vapour from the combustion process can condense on walls and ceiling and cause mould.
- A modern heater produces carbon monoxide (CO) and oxides of nitrogen (NOx) only in relatively small quantities >

about the rest

- The RINNAI Capella has a lower maximum gas input than the four top models (18 MJ/h compared to 25 MJ/h). In gas only mode it's therefore slower to heat up a room. However, it has an electric heating element that increases its heating capacity and heat-up speed to about the level of the top four, but its running costs will be higher when using the element compared to gas only models. It also has very high standby power consumption.
- The EVERDURE Commander also has a lower maximum gas input than the four top models (21 MJ/h), and is therefore slower to heat up a room. It was also the worst of the tested models for heat distribution.

EVERDURE Brigadier

Price $999 **Type** Radiant-convection

Minimum room size 52 m² with a 2.4 m high ceiling (125 m³)

Good points

- Uses virtually no standby power.

Bad points

- Heat distribution isn't quite as even as on some other models.
- Not as easy to use as the electronic models.
- No thermostat, timer, remote control and child lock.
- Legally requires a much larger minimum room size than models with a thermostat.
- Has an exposed heating element that gets hot — not the best option for households with children and elderly people, and you can't put flammables close to or on the heater.
- The heaviest model in the test — harder to move around.

RINNAI Avenger 25TRE

Price $1595 **Type** Convection

Minimum room size 26 m² with a 2.4 m high ceiling (62.5 m³)

Good points

- Very fast to heat up our test room, especially when using the additional electric heating element.
- Very even heat distribution.
- Electronic model: has a thermostat, timer, remote control and child lock.
- Using the electric heating element that provides additional heating capacity if required, it can heat by far the largest room of the tested models.
- Longest gas hose and electric cord.

Bad points

- Very high standby power consumption.
- The most expensive model in the test.

PHOTOS: GENE ROSS

A 25 MJ/h unflued gas heater with a thermostat requires a room of at least 62.5 m^3, or 26 m^2 with a 2.4 m high ceiling. Models without a thermostat require twice that room size.

PRODUCT		PERFORMANCE						FEATURES					
Make / model (in rank order)	Type	Overall score (%)	Performance score (%)	Ease of use score (%)	Standby power score (%)	Safety tests	Towel test	Electric element	Thermostat	Heat settings	Remote control	Timer	Child-l
Paloma PG-711FRN	Convection	83	85	86	64	Pass	Pass		✓	16–26°C	✓	✓	✓
Rinnai Granada 252 MKII (A)	Radiant-convection	76	78	68	83	Pass	Fail			Low, medium, high			
Everdure Brigadier	Radiant-convection	74	74	65	100	Pass	Fail			Low, medium, high			
Rinnai Avenger 25TRE (B)	Convection	74 (B)	83 (B)	71	33	Pass	Pass	✓	✓	16–26°C	✓	✓	✓
Rinnai Capella 18TRE (B)	Convection	70 (B)	76 (B)	71	28	Pass	Pass	✓	✓	16–26°C	✓	✓	✓
Everdure Commander	Radiant-convection	69	65	65	100	Pass	Fail			Low, medium, high			

USING THE TABLE

Scores The overall score is made up of:

- Performance: 60%
- Ease of use: 30%
- Standby power: 10%

Towel test All radiant-convection gas heaters have an exposed heating panel and so inherently fail the towel test (see *The test results*, far right, for details).

Star rating Out of six.

Room sizes The minimum room size is a legal requirement. SA, Victoria and WA have further restrictions on the use of this heater type — check with a gas plumber or retailer.

Price Recommended retail as of February 2007.

(A) Name to be changed to Granada 252 from August 2007.

(B) Name to be changed to Avenger 25 Plus and Capella 18 Plus, respectively, from August 2007. These models have an additional electric heating element. The scores in the table are based on using this element. Without it, the performance score was 79%/69% respectively, and the overall score 72%/66%.

< — Australian emission standards are among the toughest in the world. However, they can still cause problems for asthmatics or people with certain pre-existing allergies or respiratory problems — a flued gas heater is a better solution in such situations.

- A faulty or badly maintained heater can emit dangerously high concentrations of CO and NOx.
- Unflued gas heaters are therefore illegal to use in bedrooms, bathrooms and other small or badly ventilated rooms.
- The maximum capacity legally allowed for thermostat models is 0.4 MJ/h per m^3 of room space. So, for example, a 25 MJ/h model requires a room of at least 62.5 m^3, or 26 m^2 with a 2.4 m high ceiling.
- Models without a thermostat require twice that room size, and three of the tested models don't have one (RINNAI Granada, EVERDURE Brigadier and EVERDURE Commander).
- Some states have further restrictions on the use of unflued gas heaters — check with a retailer or gas installer.

Buying an unflued gas heater

If an unflued gas heater is for you:

- **Which gas?** Most models are available in versions for natural gas and LPG — you need to specify which you want. LPG is more widely available than piped natural gas, and has the same environmental benefits. But it's a lot more expensive.
- **Which type?** Large unflued heaters are either convection or radiant-convection models.

Convection heaters rely on the natural movement of hot air, but also have a fan to speed things up. They tend to be electronically controlled, which means they have features such as a thermostat and a remote control. A thermostat is particularly useful, as it provides better temperature control than the heat and fan settings on models that aren't electronically controlled. The external surfaces of convectors shouldn't get very hot.

Radiant-convection models rely on convection as well, but in addition have an exposed area that radiates heat into the room. This area gets very hot, so you can't put flammables on top or close to the front of the heater, and they may not be the best choice if there are any small children in your household. Radiant-convectors tend to be cheaper to buy, but have fewer features (no thermostat, timer, remote control, etc) than similarly sized convectors.

- **Gas connection** If you're using natural gas, an unflued heater needs to be connected to a professionally installed gas bayonet outlet. Plugging the heater's gas hose into the bayonet works like a bayonet light fitting and is quite straightforward.
- **Power connection** Most models also require a power point near the gas outlet for their electronic ignition or other electronic features.
- **Operation** Use the heater according to the manufacturer's instructions. Ensure the room is well ventilated — for example, open doors to adjacent rooms, install vents, or (as a last resort) leave a window slightly open.
- **Service** Have the heater serviced according to manufacturer recommendations — every two years or so.

The test results

- The PALOMA, RINNAI Avenger and RINNAI Capella models are convectors with electronically controlled thermostat, auto ignition (you just touch the start button), remote control and timer. The two RINNAIs have an additional electric heating element for extra heating capacity. We tested them with the element switched on and off, and not surprisingly they heated the room faster with it on.

HOW WE TESTED

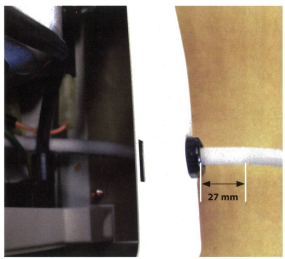
- Our testers checked how long the heaters (on their maximum heat and fan settings) took to increase our test room's temperature by 5, 10 and 15°C from a starting temperature of 8°C. The outside temperature was maintained at 8°C.
- They also created a profile that showed how evenly the room is heated.
- Safety aspects are very important with this type of heater, so the testers carried out a range of standard gas and electrical safety tests and measured surface temperatures.
- They also assessed how easy the heaters are to use.

settings	SPECIFICATIONS								
	Star rating	Claimed max. room size (cool climate, m²)	Minimum room size (m³), ceiling height 2.4 m	Measured dimensions (W x H x D, cm)	Weight (kg)	Power cord / gas hose (m)	Contact	Price ($)
uto	5.9	97	26	53 x 49 x 24	11.9	2.0 / 1.5	www.raypak.com.au	1149
	5.9	76	52	62 x 54 x 23	15.9	2.0 / 1.5	www.rinnai.com.au	1095
	5.9	90	52	80 x 57 x 29	21.0	1.7 / 1.5	www.everdure.com.au	999
uto	5.8	113	26	61 x 57 x 24	18.6	3.0 / 3.0	www.rinnai.com.au	1595
uto	5.8	89	19	61 x 57 x 24	18.3	2.0 / 1.5	www.rinnai.com.au	1265
	5.9	77	44	73 x 57 x 29	19.7	1.7 / 1.5	www.everdure.com.au	899

- Both EVERDUREs and the RINNAI Granada are radiant-convectors without a thermostat — they have pushbuttons for three heat and two fan settings instead. They have manually operated electronic ignition (you need to press the ignition button and hold it down for about 20 seconds).
- None of the models had trouble raising the temperature in our test room by 15°C above the outside temperature. The PALOMA and RINNAI Avenger (with its electric element switched on) were the fastest.
- All the heaters provided fairly even heat distribution, the two EVERDUREs a bit worse than the others.
- The electronically controlled convection models, especially the two RINNAIs, draw an unnecessarily high amount of standby power. While this will cost you less than $10 per season, high standby power consumption of appliances is a big-picture problem: on average, about 10% of a household's electricity consumption is wasted on appliances on standby.
- All the models passed all gas safety tests.
- All passed the tilt test (the RINNAI Granada only just) — they didn't fall over when placed on a slope of 15°. And all have tilt switches to shut them off if they fall over.
- The convector models passed our safety test where we drape a towel over the top of the heater and check whether either catches fire. However, the PALOMA sustained slight damage to its plastic top panel. We didn't carry out the test for the radiant-convectors: their design (exposed radiant heating element) makes it very likely that flammable materials put on top of them will be damaged, and they'd fail the test.
- While all the unflued gas heaters in this test also need electricity to operate, they don't have to comply with some of the standard tests that are mandatory for electrical appliances. The manufacturer just has to make sure the heater is electrically safe. We still carried out our usual safety tests, and found a small problem with the PALOMA — see the photo, below. ■

what to look for

- All the tested models come in natural gas and LPG versions (you need to specify which version you want). An LPG model is more expensive to run than even electric heaters.
- Measure the room you want to heat, and check with a local installer whether the climate in your area is considered 'mild', 'cool', 'cold', or 'very cold'.
- Look for a model with a capacity that matches size and climate, and that can be legally operated in your room.
- If you want a thermostat, remote control or timer you'll need to choose a convection model (see *Which type?*, far left, for more).



The Paloma's power cord (on three samples) pulled out further than the standard allows. But it was still securely connected and there were no exposed wires, so the heater was still electrically safe. We informed the manufacturer of our findings, and it assured us it would look into fixing the problem in future models.

Worried about your reverse mortgage?

After publishing our analysis and rating of reverse mortgages (CHOICE, April 2007) we received letters from concerned subscribers who have a reverse mortgage that didn't meet our consumer protection standards. This generally meant these loans don't provide an unconditional 'no negative equity' guarantee.

The no negative equity guarantee is one of the most important clauses in the contract — overshadowed only by the clauses that define when you'll be considered in default of the contract conditions (and therefore in danger of being asked to repay the full loan immediately). It means the lender will cover the shortfall if the loan balance (the amount you owe) exceeds the value of your home at the time of sale. If the guarantee isn't unconditional, the lender may not honour the guarantee if it considers you're in default of the contract conditions when your home is sold.

While we can't provide advice on anyone's specific situation, it's generally a good idea to:

- Review all the default clauses and the no negative equity guarantee in your loan contract to determine the exact situation in your case.

ICONE ROSS/MICHELLE HAVENSTEIN

- If the language in your contract isn't clear, ask your lender for a clear statement in simple language of when your loan would be considered in default and what its normal procedures would be in that situation.
- Many companies told us they have procedures in place to avoid or quickly resolve defaults. Ask your lender what procedures it has in place to protect you. Many say they'll take all reasonable steps to avoid and resolve any defaults and would seek to honour the no negative equity guarantee wherever possible, even if the borrower was in default.

A financial counsellor may be able to help you with advice for your specific situation.

A good place to go for free and independent information is the National Information Centre on Retirement Investments (NICRI); phone 1800 020 110 or go to http://moneymap.nicri.org.au.

SUPER CHANGES DEADLINE: 30 JUNE 2007

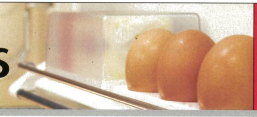
Big changes that could affect how you plan for your retirement are happening from 1 July this year. Before that date, there's a good opportunity to make additional contributions from your post income tax money (for example, from a savings account or the proceeds from a property sale) into the superannuation system, where earnings are taxed at 15% (lower than most tax rates for non-super investments).

- Until 30 June 2007 you can make post-tax contributions of up to $1 million into your super fund (the cap is $1 million in contributions between 10 May 2006 and 30 June 2007).
- After 30 June 2007, these contributions will be limited to $150,000 per financial year for people aged 65–74 who also satisfy the work test (they work at least 40 hours during a consecutive 30-day period during the financial year) or $450,000 averaged over three years for under 65s.
- From 1 July 2007, post-tax contributions over those amounts will be taxed at 46.5%, which is the highest marginal tax rate (45%) plus the Medicare Levy (1.5%).

These changes mean that if you have extra money you want to put into your super, it'd be a good idea to do it in the next eight weeks. However, don't be rushed into a decision or get swept up by the hype — research the pros and cons of putting extra money into super and get licensed financial advice if you think you need it. Here are some sources for further reading:

- www.simplersuper.treasury.gov.au.
- www.ato.gov.au/super.

Cooling in pairs



test

FRIDGES

If you have a big family, like to buy food in bulk or simply do a lot of entertaining at home, storage for all your food can become an issue. One way to get around this is to have a good-sized fridge and matching freezer. Pigeon pairs — separate but matching refrigerator and freezer — give you more options for storage than a side-by-side combined fridge/freezer while also giving a good look to your kitchen.

We also tested four new fridge/freezers in a range of sizes.

Living with a pigeon pair

Pigeon pairs (and large side-by-side fridge/freezers) take up a lot more space in your kitchen. They're likely to have a wider footprint, so they'll probably be more suitable for a new or renovated kitchen that's been designed with them in mind. However, unlike with side-by-sides, you have the option of not putting the two components next to each other — you can put the freezer in another room.

Keep in mind that very large fridges of all kinds can be difficult to get into the house. Check the measurements of bottlenecks like doorways, hallways, staircases and lifts before you buy.

If you're keen on plenty of freezer space pigeon pairs generally have more than side-by-sides unless you go for a very big one. At around 600 L, side-by-sides tend to have a narrow freezer compartment — you need to go up to around 800 L to get a good-sized freezer, so a pigeon pair could be a better, more flexible option.

Our experience suggests you may be able to negotiate a better price with the retailer than the sum of the two components when buying a pigeon pair together.

Why won't the door open?

Freezers can be very difficult to reopen after you've just closed the door. This is a result of warm air entering the freezer when the door's opened and contracting fast in the cold temperature when it's closed, causing a partial vacuum that pulls the door shut.

A good handle can help overcome this, which is worth keeping in mind for a pigeon pair that's built into your kitchen rather than freestanding, such as the MIELE tested. The type of door handle you choose for the cover of the freezer door could make it more difficult to open. >

WHAT TO BUY

This list includes the best fridges in each size range as well as *Best Buys*, which are comparatively cheaper both to buy and run. Where possible we've tried to include both top (T) and bottom (B) freezers.

The products in the table, *What to buy* list and *Best Buys* change from test to test as products are discontinued or prices change, and new products are released.

200–299 L

Neither of the tested fridges in this size range (the SAMSUNG SR281NW and FISHER & PAYKEL E249T) scored well enough to be recommended, and we've left them out of the table on page 50 to make space for newly tested bigger models. Manufacturers seem to be putting their attention and best technology into larger models, so you're probably better off buying a slightly larger fridge if you can afford it and fit it in your kitchen. We're hoping to test some newer models soon and get some better results.

300–375 L

FISHER & PAYKEL Elegance E372B (B)		$1449
FISHER & PAYKEL Tasman E331T (T)	BEST BUY	$1019
WESTINGHOUSE RJ362V (T)		$1009

376–450 L

WESTINGHOUSE Virtuoso RJ423V (T)		$1589
FISHER & PAYKEL Tasman E381T (T)	BEST BUY	$1179
FISHER & PAYKEL Elegance E440T (T)		$1641
WESTINGHOUSE Virtuoso RJ393V (T)		$1429
FISHER & PAYKEL Tasman E442B (B)		$1705

There are other fridges almost as good as these in this size range — see the table.

451–525 L

WESTINGHOUSE Virtuoso RJ525V (T)		$1689
FISHER & PAYKEL Elegance E521T (T)		$1907
ELECTROLUX EBM5100WB (B)		$1749

More than 525 L

SAMSUNG Cool Tech Plus SRL550DW (B)	BEST BUY	$1999
NEW GE GBU20KBRWW (B)		$3899

Side-by-side

WESTINGHOUSE WSE6100WA	BEST BUY	$1799
WHIRLPOOL 6ED2FHKXRL		$2499

Pigeon pairs

NEW MIELE F 456 i-2* + K 855 iD-1		$1999/$2199
NEW WESTINGHOUSE FJ362V + RP432V	BEST BUY	$1569/$1459

* *Freezer has to be manually defrosted, and the fridge and freezer have to be built-in, not freestanding.*

IN A NUTSHELL

- **Though it sounds like something to do with bird watching, when you're talking whitegoods a pigeon pair means separate but matching fridge and freezer.**
- **Pigeon pairs, while they can be split up, are most convenient set up side by side. Most are very large, so you'll need plenty of kitchen space.**

PHOTOS: GENE ROSS

A pigeon pair — separate but matching fridge and freezer — is great if you have a big family, buy food in bulk or do a lot of entertaining at home. But you need plenty of room in your kitchen for it.

profiles

Newly tested models in the *What to buy* list are profiled in rank order. For profiles of the other models in the *What to buy* list, see CHOICE, November 2006, May 2006, November 2005, May 2005, November 2004, November 2003 (for side-by-side fridges) and May 2003. You'll also find them in the appropriate month under 'Fridges' in the choiceextra.com.au index.

BEST BUY

Pigeon pairs

MIELE F 456 i-2 + K 855 iD-1

Price $1999/$2199

Size 183 L (freezer)/258 L (fridge)

The MIELE pigeon pair is much smaller than the other two tested and is designed to be built into your kitchen behind cupboard doors. While it gets good scores and could be a good choice if you want more freezer space rather than just an oversize fridge/freezer, note that the freezer isn't frost-free and will need to be manually defrosted.

Good points

- Very energy-efficient.
- Quite good fresh-food cooling.
- Very good temperature range.
- Freezer can be set especially cold.
- Handles seasonal change well.
- Self-closing mechanism on both doors.
- Maintains very steady temperatures.
- Doors can open left or right and are reversible.
- Very quiet compared to other models.

Bad points

- As noted above, there's no automatic defrost option — defrosting must be done manually.
- The two components have to be built into your kitchen, making them harder to clean in and around. It will also cost you more.
- Freezer too cold on 'mid' setting.
- No chiller compartment.

WESTINGHOUSE FJ362V + RP432V

Price $1569/$1459

Size 357 L (freezer)/434 L (fridge)

Good points

- Good temperature range.
- Handles seasonal change well.
- Self-closing mechanisms on both doors.
- Available with right or left-opening doors.
- Height-adjustable rollers help with cleaning.
- Can be built in with an integration kit.

Bad points

- Conventional (rather than electronic) controls mean setting the temperatures tends to be trial and error.
- Freezer is too warm on 'mid' setting.
- Difficult to get the freezer very cold.
- No chiller compartment.
- Some temperature variation in areas of the fresh-food compartment.

Standalone fridge and freezer

GE GBU20KBRWW

Price $3899

Size 588 L

Good points

- Very energy-efficient.
- Quite good fresh-food cooling.
- Good temperature range.
- Handles seasonal change well.
- Good crisper humidity.
- Available with right or left-opening doors, which can be reversed.

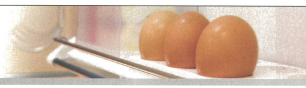
Bad points

- Conventional (rather than electronic) controls mean setting the temperatures tends to be trial and error.
- Large temperature swings.
- No chiller compartment.
- A bit noisy compared to other models.

BUYING JUST A FRIDGE OR FREEZER

As pigeon pairs are separate fridge and freezer units it's likely some people will want to buy just the fridge or freezer.

- **As a standalone freezer, the MIELE works well overall but is much more expensive than the other two models tested. It also needs to be built in and doesn't automatically defrost, so it won't suit everyone. The WESTINGHOUSE isn't as good overall, and while the FISHER & PAYKEL scored well for most things it was marked down in particular for temperature fluctuations and difficult-to-reach controls.**
- **As a fridge only, the FISHER & PAYKEL works well overall. The MIELE scored better than the WESTINGHOUSE but is much smaller.**



about the rest

Of the newly tested models:

- The FISHER & PAYKEL pigeon pair is the largest fridge + freezer combination we've tested. While not bad overall, it has temperature fluctuations, and the internal temperature varies with seasonal changes. The freezer control is very difficult to use because it's located outside at the bottom rear of the model; and there's no chiller.
- The SIMPSON SBM4300W (431 L) is a normal medium-sized fridge/freezer with the freezer on the bottom. It's quite a good model, though there are plenty better in its size range. It has no chiller and isn't very fast at cooling a load of fresh food.
- The HITACHI R-550ET5 and TOSHIBA GR-M55ADA models are large fridge/freezers (550 L and 532 L respectively) but overall are pretty ordinary. The TOSHIBA has a chiller, but it was too warm in our tests, and the crisper scored poorly for freshness. The HITACHI scored a little lower for temperature performance.

For people with a disability

Of the newly tested models:

- The MIELE pigeon pair would be suitable for wheelchair users as it's not too tall and can be built in at a preferred height, but you'd need to install a good handle and have a helper to defrost the freezer (it's not frost-free).
- For those with vision impairment the GE GBU20KBRWW fridge/freezer is highly recommended thanks to good lighting and a large freezer drawer.
- The WESTINGHOUSE pigeon pair is suitable for someone with a cognitive impairment as it has simple controls and the freezer has food baskets you can see into.
- None of the new models was recommended for someone who has pain, weakness or limited movement in their arms.

How reliable have subscribers found them?

Fridges are comparatively reliable overall. Around 8000 subscribers told us about their fridges (bought in or after 1996) in our last reliability survey, and 10% of them had needed repair in the previous 12 months. But there was a sliding scale here: only 7% of fridges with a volume of less than 300 L had needed repair, while 13% of people owning one of the bigger models (over 500 L) had to call in the repairer.

The graph on the right shows the results for brands for which we received enough replies to report on (at least 100). The numbers in brackets show the number of responses. A difference of 6% or more between brands is meaningful.

Percentage not needing repair

ALL FRIDGES (8262)	90
LG (266)	97
KELVINATOR (1006)	93
WHIRLPOOL (445)	93
SAMSUNG (186)	92
WESTINGHOUSE (2183)	91
FISHER & PAYKEL (2831)	89
AMANA (120)	86
GE (239)	84
MAYTAG (181)	80

HOW WE TESTED

- **Temperature performance** Our testers checked that you can get an appropriate range of temperatures in the fresh-food and freezer compartments at the same time; assessed temperature fluctuations, as even temperatures are an important factor in maintaining food quality; checked how uniform the temperature was throughout each compartment; and the effect on refrigerator and freezer temperatures when the ambient temperature changes, such as from summer to winter.
- **Fresh-food cooling** They tested the ability of the fridge to quickly cool new warm items added to the fresh-food compartment.
- **Crisper freshness** They rated how well the crisper keeps unwrapped vegetables from being dried out.
- **Energy efficiency** This was tested to the Australian/New Zealand Standard. The test also checks the energy label required by law to be displayed on new fridges.
- **Ease of use** Testers considered three main areas: storage, loading/unloading and general versatility aspects; ease of cleaning; and the ease of understanding and using the controls, to obtain appropriate temperatures in varying ambient conditions.
- **Noise** Testers measured the sound on a comparative basis during normal running — the acoustics of your kitchen will make a difference to what you actually hear.

PRODUCT		PERFORMANCE										FEATU
Brand / model (in rank order within groups)	Freezer	Overall score (%)	Ease of use score (%)	Temperature score (%)	Energy efficiency score (%)	Crisper features score (%)	Fresh food cooling score (%)	Cooling time (hr:min)	Claimed / measured energy use (kWh / year)	Noise level (dB)	Chiller	
300–375 L												
Fisher & Paykel Elegance E372B (A)	Bottom	77	72	72	84	95	76	4:14	498 / 482	35		2
Fisher & Paykel Tasman E331T (A) (B)	Top	76	71	68	91	90	78	4:13	407 / 388	36		1
Westinghouse RJ362V	Top	71	70	64	82	84	67	5:02	439 / 493	38		1
Electrolux ETM3600WB	Top	67	70	52	86	78	70	4:44	439 / 449	39		1
Whirlpool 6WMV35NW	Top	65	63	63	92	43	45	6:33	389 / 387	38	✓	1
376–450 L												
Westinghouse Virtuoso RJ423V	Top	80	76	81	82	84	80	3:44	468 / 523	37		1
Fisher & Paykel Tasman E381T (A)	Top	79	71	77	90	80	81	3:42	433 / 424	35		1
Fisher & Paykel Elegance E440T (A) (B)	Top	78	76	73	92	73	82	3:33	476 / 437	36		1
Westinghouse Virtuoso RJ393V	Top	78	73	80	79	82	75	4:14	466 / 530	37		1
Fisher & Paykel Tasman E442B (A) (B)	Bottom	76	76	72	84	92	68	4:40	583 / 527	36		2
Westinghouse RJ422V	Top	75	73	71	86	80	69	4:39	455 / 477	39		1
Electrolux EBM4300WB (A)	Bottom	74	70	78	79	79	53	5:42	565 / 570	38		1
Fisher & Paykel Elegance E402B (A)	Bottom	74	75	72	78	94	59	5:24	528 / 561	35		2
Samsung SR446NW	Top	74	70	73	89	63	66	4:50	472 / 474	38	✓ (C)	1
Westinghouse RJ442V	Top	73	73	66	85	83	69	4:37	486 / 503	41		1
Westinghouse Virtuoso BJ433V	Bottom	72	73	71	77	78	63	5:03	543 / 584	41		1
# **Simpson** SBM4300W (A)	Bottom	70	70	71	77	74	51	5:51	565 / 584	37		1
Westinghouse Virtuoso BJ383V	Bottom	70	69	65	77	76	75	4:20	516 / 551	40		1
Electrolux EBM3800WB	Bottom	69	67	68	76	76	60	5:26	516 / 559	41		1
Simpson STM3900WA	Top	66	70	51	87	74	71	4:33	463 / 459	41		1
Whirlpool 6WMV43NW (A)	Top	61	66	51	91	35	54	5:39	472 / 434	39	✓	1
451–525 L												
Westinghouse Virtuoso RJ525V (A)	Top	80	79	82	81	80	77	3:52	507 / 590	37		2
Fisher & Paykel Elegance E521T (A)	Top	78	72	76	89	75	82	3:24	508 / 496	35		1
Electrolux EBM5100WB (A)	Bottom	75	67	77	80	87	62	4:58	589 / 602	39		2
Fisher & Paykel Elegance E522B (A)	Bottom	73	75	69	78	78	69	4:29	596 / 642	37		2
Westinghouse RJ522V	Top	73	76	66	83	80	69	4:28	508 / 569	40		2
Simpson SBM5100MA (A)	Bottom	72	70	71	79	87	60	5:07	589 / 616	37		2
Hitachi R480ET5X (A)	Top	69	62	72	76	54	65	4:47	540 / 640	34		1
Samsung SR502NXA (A)	Top	69	69	61	89	53	76	3:56	515 / 503	35	✓ (C)	1
Electrolux ETM5200WB (A)	Top	66	70	45	91	80	75	4:03	508 / 480	39		2
NEC NTM470R	Top	58	64	39	84	65	62	5:04	525 / 542	39		1
MORE THAN 525 L												
Samsung Cool Tech Plus SRL550DW (A)	Bottom	73	72	64	88	74	79	3:39	604 / 576	40	✓	1
# **GE** GBU20KBRWW	Bottom	72	71	62	89	84	71	4:12	572 / 555	43		2
# **Hitachi** R-550ET5 (A)	Top	67	62	69	78	56	56	5:17	575 / 662	35		1
# **Toshiba** GR-M55ADA (A)	Top	67	60	75	75	33	59	5:06	557 / 689	34	✓ (C)	1
SIDE-BY-SIDE												
Westinghouse WSE6100WA (A)	LH side	77	73	76	79	76	81	3:26	687 / 705	41		2
Whirlpool 6ED2FHKXRL	LH side	74	77	72	88	90	39	6:07	614 / 595	41	✓ (C)	1
Samsung SRS535NW	LH side	64	74	45	83	66	78	3:46	602 / 605	36		2
PIGEON PAIR												
# **Miele** F 456 i-2 + K 855 iD-1	R or L	74	64	77	87	60	70	4:32	503 / 508	32		2
# **Westinghouse** FJ362V + RP432V (A)	R or L	71	69	71	74	70	69	4:13	969 / 918	41		1
# **Fisher & Paykel** E388 + E450 (A)	R or L	66	68	55	73	78	83	3:05	967 / 986	42		1

SPECIFICATIONS								COSTS	
	Door hinge position	Remove shelves with door at 90°	Measured dimensions (cm. H x W x D)	Claimed total volume (L)	Claimed volume, fresh food (L)	Claimed volume, freezer (L)	Contact	10-year running costs ($)	Price ($)
	R or L	✓	160 x 64 x 70	373	250	123	fisherpaykel.com.au	723	1449
	Rev	✓	143 x 64 x 69	329	232	97	fisherpaykel.com.au	582	1019
	R or L		164 x 70 x 65	364	273	91	www.westinghouse.com.au	740	1009
	R or L		164 x 70 x 65	364	273	91	www.electrolux.com.au	674	1059
	Rev	✓	167 x 60 x 77	350	270	80	www.whirlpool.com.au	581	1099
	R or L		164 x 70 x 71	416	313	103	www.westinghouse.com.au	785	1589
	Rev	✓	161 x 64 x 70	380	283	97	fisherpaykel.com.au	636	1179
	R or L		161 x 69 x 70	447	342	105	fisherpaykel.com.au	656	1641
	R or L		172 x 70 x 65	393	302	91	www.westinghouse.com.au	795	1429
	Rev		170 x 67 x 71	442	307	135	fisherpaykel.com.au	791	1705
	R or L		164 x 70 x 71	416	313	103	www.westinghouse.com.au	716	1219
	R or L		172 x 71 x 71	431	300	131	www.electrolux.com.au	855	1379
	R or L		171 x 64 x 70	403	280	123	fisherpaykel.com.au	842	1864
	R	✓	175 x 72 x 71	447	319	128	samsung.com.au	711	1199
✓	R or L		172 x 70 x 71	442	339	103	www.westinghouse.com.au	755	1269
✓	R or L		172 x 71 x 71	431	300	131	www.westinghouse.com.au	876	1749
✓	R or L	✓ (D)	172 x 71 x 71	431	300	131	www.simpson.com.au	876	1299
✓	R or L		172 x 71 x 64	381	267	114	www.electrolux.com.au	827	1529
✓	R or L		172 x 71 x 65	381	267	114	www.electrolux.com.au	839	1159
✓	R or L		172 x 70 x 65	393	302	91	www.simpson.com.au	689	1009
	Rev	✓	175 x 71 x 77	430	325	105	www.whirlpool.com.au	651	1299
✓	R or L		172 x 80 x 71	517	396	121	www.westinghouse.com.au	885	1689
✓	R or L		170 x 80 x 71	517	400	117	fisherpaykel.com.au	744	1907
✓	R or L		172 x 81 x 71	505	349	156	www.electrolux.com.au	903	1749
✓	R or L	✓	170 x 80 x 71	519	360	159	fisherpaykel.com.au	963	1960
✓	R or L		172 x 80 x 71	517	396	121	www.westinghouse.com.au	854	1589
✓	R or L		173 x 80 x 71	505	349	156	www.simpson.com.au	924	1429
	R	✓	170 x 75 x 73	480	320	160	hitachi.com.au	960	1549
	R	✓	175 x 78 x 73	502	349	153	samsung.com.au	755	1399
✓	R or L		172 x 81 x 71	517	396	121	www.electrolux.com.au	720	1689
	R		176 x 77 x 74	470	319	151	nec.com.au	813	1349
	R		180 x 83 x 73	551	361	190	samsung.com.au	864	1999
✓	Rev	✓	173 x 76 x 83	588	388	200	kleenmaid.com.au	833	3899
	R	✓ (D)	172 x 84 x 73	550	357	193	hitachi.com.au	993	1499
	R		166 x 77 x 75	532	344	188	toshibahomeappliances.com	1034	1499
✓	na		176 x 90 x 71	606	357	249	www.westinghouse.com.au	1058	1799
✓	na		170 x 84 x 78	640	415	225	www.whirlpool.com.au	893	2499
✓	na		173 x 86 x 67	535	316	219	samsung.com.au	908	1799
✓	Rev	✓	140 x 112 x 55	441	258	183	www.miele.com.au	762	1999 / 2199 (E)
✓	R or L	✓ (D)	173 x 145 x 65	791	434	357	www.westinghouse.com.au	1377	1569 / 1459 (E)
✓	R or L	✓ (D)	171 x 131 x 70	840	451	389	fisherpaykel.com.au	1479	1620 / 1589 (E)

USING THE TABLE

Overall score This is a combination of:

- Ease of use: 20%
- Temperature performance: 40%
- Energy efficiency: 20%
- Crisper freshness: 8%
- Fresh-food cooling: 12%

Noise level These are comparative measurements. Fridges can sound noticeably louder as the compressor starts and stops and may make unusual noises during automatic defrosting.

Energy use Two of the newly tested models (the HITACHI R-550ET5 and TOSHIBA GT-M55ADA) used significantly more energy than their labels claimed.

Claimed volumes These tell you how much air space the fridge has to cool; less space is available for storage. Use the volumes to get an idea of how big the freezer is compared with the fresh-food compartment.

10-year running costs These are calculated at a rate of 15 cents per kWh. A 10-year period gives a useful indication of the long-term differences between high and low energy use — and you should be able to expect your fridge to last at least that long.

 # Newly tested models.
na Not applicable; the doors are side-by-side.
Rev Reversible door.
(A) We generally test the basic white version of a model. Fridges with this footnote are available in other styles and finishes. Some can also be built into cabinets with a door kit that matches your kitchen cupboards.
(B) New crisper and/or freezer bins have been added since our test, which may slightly affect their scores.
(C) This chiller was too warm in our tests for optimal storage of highly perishable foods.
(D) Freezer only, not fresh-food compartment.
(E) Freezer/fridge price.

Blow those leaves away

Are you forever raking and sweeping piles of leaves from your lawns and paths? Maybe a blower vac is the tool for you. Most of the models tested are quick at blowing and vacuuming up leaves — definitely faster than doing the same job by hand with a broom. All the tested models also turn the leaves into nice fine mulch.

But that performance comes at a cost. None of the tested models is very impressive for ease of use. For one thing, they're very noisy (even noisier than a lawnmower). They can be bulky and tiring to carry, and they blow a lot of dust and debris into the air.

We tested nine blower vacs with a built-in mulcher: six petrol models from the cheaper end of the market, and three of the most expensive corded electric models.

For most of the petrol models, converting from blower to vacuum mode is pretty inconvenient. You need to take off the blower tube, fit the bag, then fit the suction tube, often requiring a screwdriver. The three electric models and the MTD are much easier to convert: you just flip a lever to switch from one mode to the other. The downside is that these have both the blower and vacuum tubes permanently fitted, so are generally bigger and bulkier.

Alternatively, you might consider getting just a blower rather than a blower vac. Our tester reckons using a blower to gather all the leaves into a pile, then picking them up by hand, is often an easier option than fiddling around converting from blower to vacuum. But, of course, the leaves won't get mulched if you pick them up by hand.

Petrol or electric?

There's no significant performance difference between the top petrol and the top two electric models in our test. The electric models are generally a bit easier to use, mainly because they're easier to convert from blower to vacuum mode and back again, and can also be easier to start. They're also a bit quieter.

A petrol model might be a better choice if you've got a very big area to clean up and don't want the hassle of dragging an extension cord behind you, but you'll need to mix fuel for them (all the tested petrol models have a two-stroke motor) and they emit exhaust fumes. >

IN A NUTSHELL

- **Most of the tested models make quick work of clearing up leaves, but they're noisy, dirty and generally uncomfortable to use.**
- **Unless you've got a very big yard with lots of leaf litter, a simple rake or broom could be less unpleasant to use and certainly cheaper.**

USING THE TABLE

Scores The overall score is made up of:

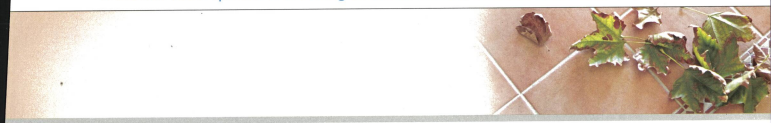
- Performance: 50%
- Ease of use: 50%

Price Recommended retail, as advised by manufacturers in December 2006/January 2007, or the price we paid in November 2006.

ns Not stated.

MODEL		PERFORMANCE					FEATURES		SPECIFICA
Brand / model (in rank order)	Type	Overall score (%)	Performance score (%)	Ease of use score (%)	Time to clean test area (min:sec)	Noise as a vacuum (dB, user's position / 7.5 m)	Stated bag capacity (L)	Shoulder harness	Dimensions (as a blower cm, L x W x H)
Husqvarna 24B	Petrol	77	86	67	6:26	100 / 82	ns	✓	96 x 27 x 37
GMC BLV8000	Electric	74	82	65	7:54	95 / 78	40	✓	125 x 22 x 40
Morrison 552426	Electric	72	74	70	10:35	90 / 75	45	✓	125 x 22 x 37
Morrison EBV 260	Petrol	68	74	62	10:48	97 / 78	50	✓	88 x 30 x 33
Pope 101PBV26	Petrol	67	72	62	11:31	100 / 80	55	✓	88 x 30 x 33
Green Machine GM254BV	Petrol	66	75	57	10:13	100 / 80	ns	✓	95 x 33 x 35
MTD BV3100	Petrol	65	74	55	10:40	96 / 81	35	✓	117 x 25 x 53
Ryobi PBV30A	Petrol	63	73	53	11:05	101 / 77	61	✓	103 x 27 x 35
Ryobi RESV2200T	Electric	63	59	67	16:10	81 / 69	25		89 x 17 x 35

A blower vac is quicker than using a rake or broom, but also much noisier and dirtier.



what to buy

HUSQVARNA 24B
Price $269 **Petrol**
Good points
- Very quick as both a blower and vacuum.
- Very well balanced and nice to use as a blower.
- Little vibration.
- Easy to clear blockages.

Bad points
- The motor will operate with the fan cover open (a safety hazard).
- Fiddly to convert from blower to vacuum with a screwdriver (but easier than on other similar models).
- A little bulky and awkward to use as a vacuum; the bag flops around your legs.
- Becomes very heavy with a full collection bag.
- The nozzle tends to suck onto the ground at times.
- One of the noisiest in the test.

GMC BLV8000
Price $99 **Electric**
Good points
- Reasonably quick as a blower and vacuum.
- Very easy to convert from blower to vacuum by flicking a lever.
- Little vibration.

Bad points
- Bulky.
- Becomes heavy and tiring to use as the bag fills up.
- Stiff, clunky controls.
- Requires a screwdriver to free blockages in the fan.

MORRISON 552426
Price $125 **Electric**
Good points
- Fairly quick as a vacuum.
- Very easy to convert from blower to vacuum by flicking a lever.
- Very good controls.
- Easy to clear blockages.
- Little vibration.

Bad points
- Slow when used as a blower.
- Bulky.
- Becomes heavy and tiring to use as the bag fills up.

PHOTOS GENE ROSS

...s		
...ight (not blower / vac, kg)	Contact	Price ($)
...8 / 5.8	www.husqvarna.com.au	269
...0 / 6.0	www.gmcompany.com	99
...7 / 5.7	www.masport.com.au	125
...7 / 6.1	www.masport.com.au	279
...7 / 6.0	www.toro.com.au	168
...1 / 5.8	www.ryobi.com.au	299
...3 / 6.3	www.mtdproducts.com.au	259
...9 / 5.6	www.ryobi.com.au	179
...1 / 4.1	www.ryobi.com.au	99

about the rest

Most of the rest work well, but generally aren't as easy to use as the recommended models.
- It's an involved process (needing a screwdriver) to convert the MORRISON EBV 260, POPE, GREEN MACHINE and RYOBI PBV30A models from blower to vacuum. They're all pretty good at blowing, but slow in vacuum mode. And they all suffer from noticeable vibration, particularly the GREEN MACHINE, which left our tester's hand tingling after only 10 minutes' use.
- In addition to the above points, the motor of the RYOBI PBV30A will run while the fan cover is open, which is a safety hazard.
- The MTD is easy to convert from blower to vacuum, by flicking a lever. But it's bulky and heavy to use as a blower, and tiring to use as a vacuum as it becomes rear-heavy when the bag fills up. The handles are uncomfortable and it's one of the worst for vibration.
- The RYOBI RESV2200T is the quietest in the test. It's light in weight and easy to convert from blower to vac, but is slow in both modes, especially as a vacuum. It's a little short, so tall people might need to stoop to use it. It only has two speeds, and it's tiring to use the high speed as you have to hold down the switch. And its front handle is very uncomfortable.

Blower vacs are very noisy (even noisier than a lawnmower), can be bulky and tiring to carry, and throw a lot of dust and debris into the air. Using a broom is slower, but certainly quieter and cleaner.

what to look for

First, ask yourself whether you really need a blower vac. In most yards with only a moderate amount of leaves to clear up, a bit of exercise with a rake or broom is probably a better option. It's certainly quieter and cleaner.

If you do decide you need one, decide which type suits you best, petrol or electric. Then look for the following:

- A well balanced model that's not too heavy (remember it'll get heavier as the bag fills up).
- A collection bag that's easily removed and emptied, and not too large. The bigger it is, the heavier it'll be when full.
- Comfortable handles.
- Easy conversion from blower to vacuum mode, preferably without needing tools.
- A built-in mulcher that shreds the leaves as they're vacuumed up. Most of the tested models claim a mulching ratio of around 10:1 — that is, 10 bags of leaves reduced to one bag of mulch. However, we found the ratio to be more like 4:1.
- Variable speed, so you can use just enough power to keep the leaves moving without blowing them away.
- A trigger lock or similar feature that lets you operate the blower vac without holding down the trigger the whole time, which can be tiring.
- A model that doesn't vibrate too much. Turn it on in the store if possible and check it.

Easy access to the fan area makes it easier to clear blockages.

HOW WE TESTED

- Before testing each blower vac, our testers scattered 8 kg of dried leaves over 150 m^2 of paved ground. Then they timed how long it took to blow all the leaves into a pile, convert from blower to vacuum mode, and vacuum up the pile of leaves. A time of five minutes got a score of 90%, and 30 minutes a score of 20%. For comparison, it took 30 minutes to clean the same area using just a broom.
- They also checked how easy each model is to use. This includes converting it from blower to vacuum mode, using its controls, emptying the bag, and how comfortable it is to hold and operate.

Safety tips

- **When using a blower vac, it's important to wear good ear protection so you don't damage your hearing. Most of the tested models have sound levels around 95 to 100 dB; that's the equivalent of being in a sheet-metal workshop or a busy nightclub.**
- **Goggles and a dust mask are also advisable.**
- **With an electric model, use a safety switch.**
- **When vacuuming, avoid sucking up any litter such as plastic bags that can clog the mechanism.**

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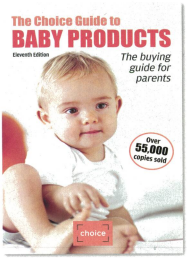

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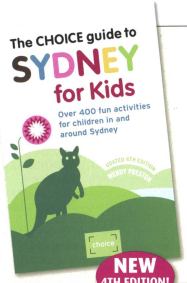

NEW 4TH EDITION!

THE CHOICE GUIDE TO SYDNEY FOR KIDS

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Updating consumer protection

The Trade Practices Act and industry-specific legislation (such as food labelling laws and regulation of motor vehicle traders) are designed to protect consumers from unfair practices. These laws give us the right to redress if we've been misled or to claim compensation if we're injured by a faulty product.

But the consumer market has changed significantly since many of these laws were introduced:

- There's been an increase in goods and services sold or delivered over the internet and mobile phones.
- Telecommunications, healthcare and financial advice are far more important areas of consumer spending than they once were.
- New business models such as lock-in contacts, loyalty programs, product bundling and confusing pricing structures have increased the complexity of making consumer decisions.

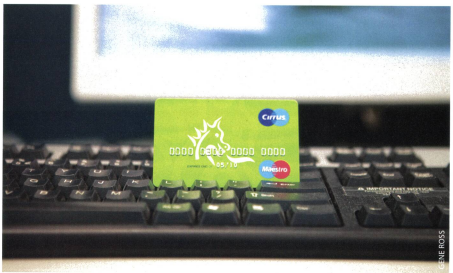
We have more choice than ever before, but less time to consider the range of options and review the increased supply of information about them.

The Commonwealth Government has announced a review of Australia's consumer policy framework. This is an opportunity to improve protection for consumers by:

- Ensuring fairness in new ways of doing business, such as for products sold or delivered over the internet.
- Taking into account the latest research on how markets work and how consumers behave.
- Filling in regulatory gaps and eliminating overlap and inconsistency.
- Removing any regulations that have an unfair impact on consumers, or which impose costs on business without helping consumers.
- Ensuring we have the right institutions and processes to develop the best consumer policy in the future as markets continue to evolve.

An effective consumer policy framework is one in which consumers have confidence in fair and efficient markets and have genuine access to a remedy if something goes wrong.

CHOICE will be making detailed submissions to the inquiry and monitoring its progress closely. For more information, including details about inquiry timelines and copies of CHOICE submissions and research, go to choice.com.au/cpframework. ■



GENE BOSS

CAMPAIGN NEWS

REVERSE MORTGAGES

CHOICE has campaigned for better consumer protection on reverse mortgages since 2004. Despite significant improvements, our second major study (CHOICE, April 2007) found that 13 of the 23 reverse mortgage products available still don't meet minimum consumer protection standards. Many don't include an effective unconditional negative equity guarantee — the industry association needs to ensure all its members provide this key protection for consumers.

We also shadow-shopped the advice brokers gave on reverse mortgages. Overall, the standard was poor; worse, brokers regularly encouraged people to borrow much more than they initially requested.

NSW mortgage broker legislation requires a minimum acceptable standard of advice on reverse mortgages — it should be extended to all jurisdictions.

FOOD REGULATION UNDER REVIEW

The Commonwealth Government has commissioned a review of food regulation in Australia. This extensive review aims to identify ways to enhance the competitiveness of the Australian food industry by improving the food regulatory system and its processes.

CHOICE has long been concerned that food regulators often prioritise the interests of the food industry above public health and consumer issues. In theory, improving food regulation could benefit consumers. But with such an overt emphasis on making life easier for food manufacturers there's a danger that the review will lose sight of the true objectives of food regulation — protecting public health and safety, helping consumers to make informed choices and preventing misleading and deceptive conduct.

CHOICE has outlined these concerns and many others at a meeting with the reviewer and in our formal submission, which is available at choice.com.au/foodregulation.

RECALLS & bans

Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Product Recalls Australia website: www.recalls.gov.au. If you don't have web access, call the Product Safety Policy section of the ACCC on 02 6243 1262.

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

FOOD Kraft has recalled **Kraft Dairybites Snackabouts Cheddar Cheese Spread** variety, a four-pack multipack (104 g), with a best-before date of 16 May 07.

The problem Some of the multipacks were incorrectly packed and contain individual portion packs of Kraft peanut butter Snackabouts, not the cheddar cheese variety as indicated on the pack.

What to do People with a peanut allergy shouldn't eat this product. Consult your GP if you have concerns for your health. Either dispose of the product or return it to the place of purchase for a refund.

FOOD Top Taste has recalled **Lions Christmas Cake**, 1.5 kg, with a best-before date of 15 Feb 09, sold in Queensland and SA.

The problem It may contain a foreign object.

What to do Don't eat it. Dispose of the cake, and call 1800 643 287 to arrange a refund.

FOOD National Foods has recalled **Tilba Club Cheese**, Tilba Trilogy, 140 g wedge, with a best-before date of 28 August 2007.

The problem It may contain salmonella, which can cause vomiting and diarrhoea. If you've eaten this product and are experiencing these symptoms, consult your GP.

What to do Don't eat it. Return it to the place of purchase for a refund, or call 1800 004 950 for more information.

FOOD Chesterfields Fine Foods has recalled **Spiderman 3 Ceramic Mug and Egg**, APN 5010775170674, with a best-before date of July 08.

The problem The label carries a nut-free declaration on the front, but the product may contain nuts. A correct nut warning is on the back of the pack.

What to do Don't eat it if you have a nut allergy. Return it to the place of purchase for a refund.

FOOD Smith's Snackfood Company has recalled **Smith's Crinkles Potato Chips** in the following flavours: Original Salted, 200 g and 250 g; Chicken, 50 g, 100 g, 200 g and 250 g; Salt & Vinegar, 27 g, 50 g, 100 g, 200 g and 250 g; BBQ, 27 g, 50 g, 100 g, 200 g and 250 g. All affected chips have a best-before date of 05 Apr 07 with a lot code of FD or FE, and were sold in all states and territories except Queensland and WA.

The problem They may contain pieces of rubber.

What to do Don't eat them. Return them to the place of purchase for a refund, or for more information call 1800 555 107, 9 am to 6 pm EST.

SOFT DRINK Cadbury Schweppes has recalled **Solo the Sub** soft drink, 375 mL aluminum cans with a best-before date of 02/01/08, and sold in NSW, Victoria and Tasmania.

The problem It contains sulphur dioxide, which isn't declared on the label.

What to do Don't drink it if you're allergic/sensitive to sulphur dioxide. If you have concerns for your health, contact your GP. Call 1800 244 054 to arrange for collection of the can from your home.

TV SIGNAL AMPLIFIER Matchmaster TV Reception Systems has recalled **Matchmaster Plug in TV Signal Amplifier**, 10 MM MA20F (L4690), EAN 9322190012450. It's been available since October 2006, and was distributed through electrical retailers and wholesalers including the Dick Smith group, John R Turk, Ideal and independent electrical retailers.

The problem When a three-pin mains plug is inserted into the operating device, it may cause a short circuit between the active and the earth, which may then cause the external 'F' type connectors to become live.

What to do Switch the unit off at the power point and remove it from the power point, making sure you don't touch any metal components. When it's removed, disconnect the antenna lead. Call 1800 237 425, 9 am to 5 pm, Monday to Friday, to arrange for an inspection and replacement if required.

AIR CONDITIONER Teco has recalled **Teco Portable Air Conditioner**, model TAC-1417C.

The problem Water in the unit may overheat and leak, potentially causing scalding.

What to do The manufacturer will contact customers who have purchased the unit, or return it to the place of purchase for a refund.

CIGARETTE LIGHTER The Reject Shop has recalled **Rhino Disposable Cigarette Lighter**, barcode number 9326227123447, sold in Victoria.

The problem It doesn't meet mandatory safety requirements.

What to do Stop using it and return it to the Reject Shop for a refund.

TOY Mattel has recalled the **Fisher-Price Laugh and Learn Learning Bunny**, a yellow bunny with a purple body and an embroidered heart sewn on its chest, approximately 25 cm tall, and a pink pom-pom on its nose. Model number K2961 is on the fabric tag sewn to the body.

The problem The pom-pom nose could detach and form a choking hazard.

What to do Remove it from the reach of children. To arrange to return the toy and obtain a replacement, call 1800 674 753, Monday to Friday, 8 am to 4.30 pm EST.

TOY Lucky Tree has recalled the **Lovely Dragonfly**, model 340, which was on sale at various Sydney markets from mid 2006 to November 2006.

The problem It doesn't meet mandatory requirements of the Australian Toy Standard.

What to do Remove it from the reach of children. Return it to the place of purchase for a refund, or for more information call 02 9748 8128.

POOL TOY Kmart has recalled the **Deep Blue The Flower Inflatable Flotation Device**, a novelty pool toy designed to resemble a flower. It was sold in Kmart stores between 4 August 2006 and 22 January 2007, and displays Playcorp item code 1001966 and Kmart keycode 39637277.

The problem A small child could become trapped in the decorative holes around and in the centre of the product.

What to do Stop using it and remove it from the reach of young children. Return it to the place of purchase for a refund.

BOARD GAME Little People Imports has recalled **Haba Boa Bella board game**, product code 4254, and **Haba Bambini Beads**, product code 1970.

The problem They contain small balls that don't meet the mandatory toy standard.

What to do Remove the balls from the sets and from the reach of children. Either dispose of them safely, or return the product to the place of purchase for a refund. For more information call 07 3216 0099.

TOY Dimmeys Stores have recalled the **Intelligence Clown Rattle** and the **Intelligence Bricks Cannister**, sold in Dimmeys stores between September and December 2006 in NSW, Queensland, SA and Victoria.

The problem It contains small parts that pose a choking hazard to young children.

What to do Remove it from the reach of children. Return it to any Dimmeys store for a refund.

TOY Socrates Enterprises has recalled **Pound the Ball toy**, sold at Socrates for Curious Minds stores between 4 January 2006 and 30 November 2006. It's a wooden pounding toy with a hammer and coloured balls, sold for approximately $49.95. The front of the packaging shows a depiction of the toy and the words "Pound the ball", "For ages 2 and up", the trademark "Child Friend" and barcode number 4716841201150.

The problem It contains small balls that pose a choking hazard to young children.

What to do Remove it from the reach of young children. Return it to the place of purchase for a refund, or by mail to Socrates Enterprises, Distribution Centre, 14 Suakin Street, Pymble 2073. For further information call 02 9473 6756.

CAR GM Holden has recalled the **Holden Cruze**, 2003–2005 models, within the VIN range JSAGHY81S00 112368–JSAGHY81S00125138.

The problem The front passenger airbag may not inflate correctly if deployed.

What to do Owners will be contacted by letter, or contact your nearest Holden dealer to arrange for free rectification. For more information call 1800 632 826, 8 am to 7 pm EST, Monday to Friday, and 9 am to 1 pm EST on Saturday.

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^ indicates an update of a previous report, additions or corrections to reports, small follow-up items, letters or recalls. For space reasons, the index generally doesn't include Choice Cuts and other small pieces.

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HARD word

The prize for best entry goes to M Anderson for the Italian kangaroos. Thanks also to A Chu, C Buckland, G Rose, R Hunter, S Hutchins, A Preacher, C Jenkins and S Benko for their contribution to this month's *Hard Word*.

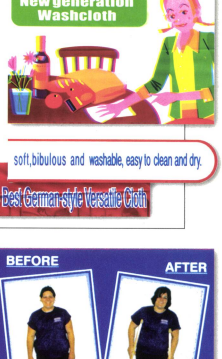
If you have any examples you think deserve to be on this page, send them to The Hard Word, CHOICE, 57 Carrington Road, Marrickville 2204. Please don't email us your entries — we need the originals.

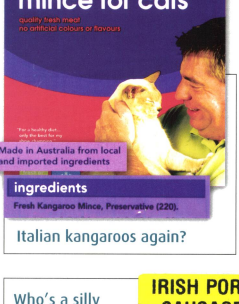
For ladies of either gender ...

Italian kangaroos? Intriguing.

The *Hard Word* word of the day

'Bibulous' came to us on not one, but two different cleaning cloth packages. Hands up those who knew it means absorbent.





Italian kangaroos again?

Giving it to us straight

This packaging for a ruler makes using it sound very complicated. Not to mention fraught with danger.

Matters needing attention:

This product was easy to burning, aloof the high temperature, please, because maybe beget any danger and the product's definition distort.

The product only befit meastre and study, unable to do other definition's measure.

Needed the paterfamilias accompany, if the children haven't 3 years.

At least they're open and honest!

No slip-ups here — at least not on the part of the advertisers. But we couldn't help laugh at this rather unfortunate choice of before and after pics promoting this fitness program!

Who's a silly sausage then?

It seems someone forgot to put the pork in these pork sausages. Or is it just an Irish joke?